

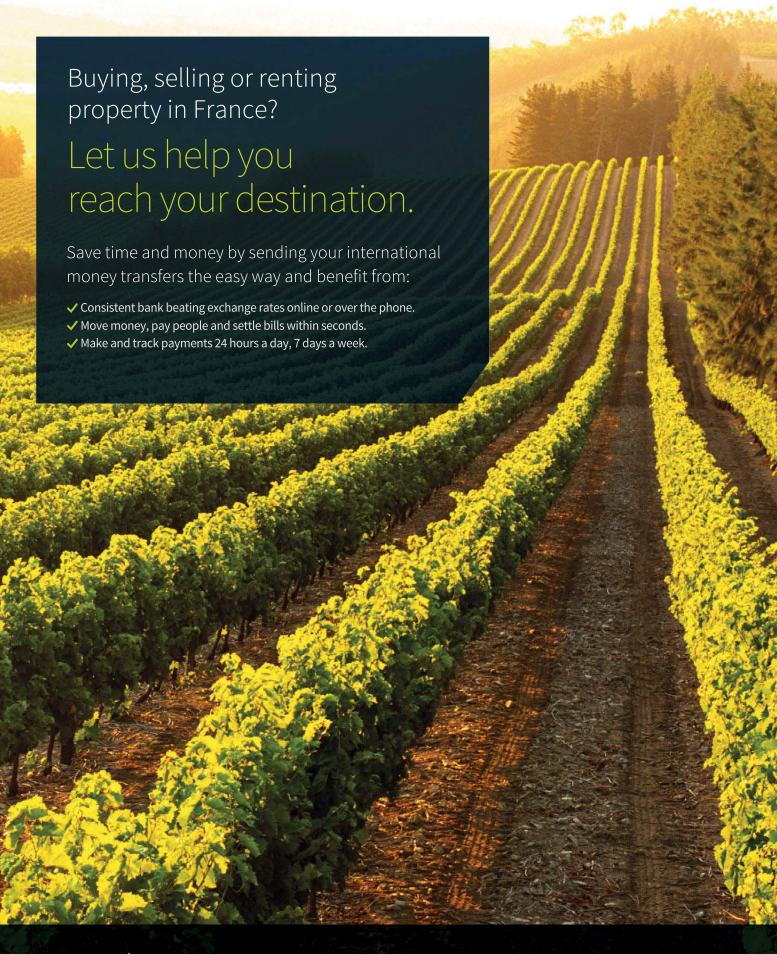


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hile August is traditionally a month for taking a break and relaxing, it can also be a fantastic opportunity to explore France at its sunniest.

Where better to focus on for this issue, then, than the south coast? We travel to Languedoc-Roussillon to examine life in Gard, home to Nîmes and the Camargue, and its neighbouring department of Hérault, where the capital city of Montpellier sits side by side with pretty villages and picturesque landscapes (page 20).

It's certainly true that France's coast proves a draw in more ways than one. As we often hear from readers that easy access is on their wish list for a home across the Channel, we've put together a selection of properties near a port for inspiration (page 16). And, because life in France might seem like a far-off dream, our story of two expats who made living in a Brittany château a reality shows it's more achievable

than you might think (page 50).

There are words of wisdom on hand

from Gascony expats Carolyn and Perry Taylor in our regular feature 'How I made it work' (page 98), while our industry insiders also impart their advice, including a handy financial checklist for the moving process (page 66).

I hope you enjoy this issue. If you'd like to let us know what you think, join us on Twitter (@LivingFrance) and Facebook (www.facebook. com/livingfrancemagazine), or write to us at the address overleaf.

Have a wonderful August,

Eve Middleton, Editor

KEEP IN TOUCH











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CONTRIBUTORS



Sylvie Wheatley

This month we bid a fond farewell to Sylvie, author of our vocabulary pages. Her favourite aspect of writing for Living France? "I love learning things I didn't know before. It is a pleasure and an opportunity to create practical scenarios that readers can then apply to their French adventure." Turn to page 76 for her vocabulary guide to 'Liberté, Égalité, Fraternité'.

Louise Pickford

Food writer and Charente resident Louise told us that creating this issue's tarte aux abricots was: "even more satisfying than usual, as my neighbours enjoyed it so much they asked me for two more for a large family celebration – lovely to get instant feedback!". Turn to page 54 for more on her delicious recipe and to create your own version at home.



Mary Novakovich

As a travel and lifestyle journalist, Mary has long enjoyed visiting France. Of her trip to Hérault with photographer husband Adam Batterbee, for this month's destination feature, she says: "I loved visiting Montpellier again, whose medieval lanes I never tire of exploring". Read her Hérault piece in our destination feature on page 24.





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News & events

August is holiday season in France with plenty of outdoor events taking centre stage. *Emma Rawle* unveils this month's food and wine festivals, music concerts and city centre beaches



All that jazz

More than 200,000 people meet each year in the small village of Marciac in the Midi-Pyrénées region for a fortnight of concerts during the legendary Jazz in Marciac festival (pictured above). Renowned for its atmospheric performances, this year the festival runs from 27 July until 16 August and welcomes big name acts as well as new and upcoming artists. The concerts take place in a giant marquee or in the Astrada concert hall, and there is also a fringe festival in front of the town hall in the main square. Ticket prices start from €30 for adults, while the fringe concerts are free.

www.jazzinmarciac.com

World's end

It might be located at 'the end of the world' on the Crozon peninsula in Brittany's Finistère department, but the Festival du Bout du Monde (pictured above, top right) brings together music from all over the world. Performing over three days from 31 July to 2 August, the line-up this year includes music from destinations as varied as Jamaica, Brazil and Ukraine as well as local acts. The festival is held in a stunning location in the Parc Naturel Régional d'Armorique, with the Breton coastline as a backdrop. A day pass costs €33.

www. festival dubout dumon de. com

Rock the boat

Rock music fills the air in the Parc de Saint-Cloud on the banks of the River Seine just outside Paris in the annual Rock en Seine festival (pictured above).

Taking place this summer from 28 July to 10 August, the festival attracts big name acts - the 2015 line-up includes

Stereophonics, Kasabian and Chemical Brothers. For the younger generation there is a mini festival with gigs, workshops and animations for those aged between six and 10 years old. Festival-goers can camp on-site - prices start from €60 for three nights, while day passes start from €49.

www.rockenseine.com

NIGHT AT THE OPERA

In the picturesque village of Saint-Céré in the Lot Valley, opera and classical music are celebrated during the **Festival de Saint-Céré** from **30 July until 15 August**. Performances include Verdi's opera *Falstaff* and recitals of Beethoven and Brahms. Other genres are also represented with musical theatre, jazz and *chanson* performances.

www.festival-saint-cere.com



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Celtic pride

A celebration of Breton music and culture, the **Festival Interceltique de Lorient** brings together artists not just from Brittany, but from Scotland, Wales, Cornwall, the Isle of Man and Ireland, as well as the north of Spain. Taking place from **7-16 August**, the festival welcomes some 4,500 musicians, singers, dancers, filmmakers and visual artists, and draws 700,000 visitors during the 10-day event. There are music workshops, daily parades, bagpipe competitions and many free concerts and performances. On Sunday 9 August, musicians and dancers take part in the Grand Parade of Celtic Nations in a colourful display of Breton culture.

www.festival-interceltique.com

Garlic fête

The Lautrec area in Tarn is home to France's famous pink garlic, which is celebrated every year on the first Friday of August, during the Fête de l'Ail Rose. This year taking place on 7 August, the fête has competitions to find the best work of art made from pink garlic, an opportunity to taste the traditional pink garlic soup, a competition for the best pink garlic tart, as well as a competition to see which team of garlic producers who can create the longest bunch of pink garlic in three

hours. The equivalent monetary value of the record bunch is donated to a charitable organisation.

www.ailrosedelautrec.com



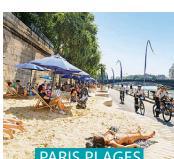


WINE-TASTIC AFFAIR

Taking place from **7-16 August**, the Foire aux Vins d'Alsace is a major event for the Alsace wine industry, welcoming both professionals and wine-lovers alike. The wine fair brings together wine-producers, cooperatives, union committee members as well as members of the public who enjoy meeting producers and taking part in expert wine tastings. Visitors can also take in dance performances and musical concerts which take place in an open-air theatre.

www.foire-colmar.com





You don't have to be near the coast to visit a beach in France.

to enjoy this month

Every year the banks of the Seine in Paris are transformed into a beach in the Paris Plages event. Running this year from 20 July until 23 August, the beaches feature volleyball courts and pétanque matches, as well as evening concerts. www.paris.fr



The city of Rouen also makes use of the River Seine to set up a city beach for the annual Rouen-sur-Mer event. From 11 July until 2 August there will be sandy beaches, deckchairs, inflatables and sports pitches to enjoy. www.rouentourisme.com



In the heart of Charente, the banks of the Lacs de Haute-Charente are transformed into a man-made beach for the months of July and August. There is a supervised swimming area, a children's playground, water sports and mini golf. www.lacs-de-haute-charente.com

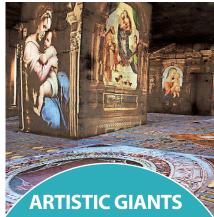


Lovely bubbly

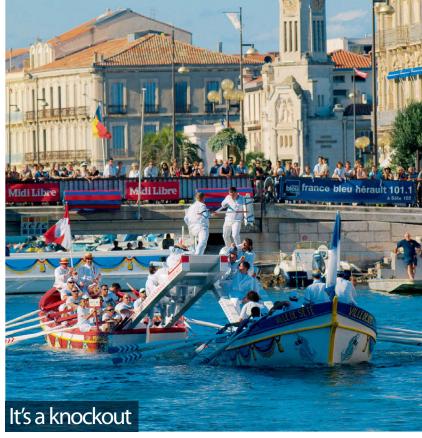
Taking place in Les Riceys, the biggest wine-producing area of Champagne-Ardenne, La Route du Champagne en Fête is a celebration of the region's worldfamous drink. It gives visitors the opportunity to meet vignerons and find out about the wine-making process, visit the local villages, and sample the area's finest champagnes. Taking place on the weekend of 1-2 August, the event guides visitors through the area's three winemaking appellations - Champagne, Coteaux Champenois, Rosé des Riceys. For €20, visitors get a route map, a glass and holder, and breathalyser kit.

www.routeduchampagne.com

DÉCOUVREZ



In the village of Les Baux-de-Provence in Bouches-du-Rhône, a former quarry has been transformed into an art gallery with a difference: the Carrières de Lumières, where giant projections of famous works of art are displayed on the rock accompanied by carefully chosen music. This year the exhibition is of the works of Leonardo da Vinci, Michelangelo and Raphael, including The Last Supper, the ceiling of the Sistine Chapel and the Triumph of Galatea. Entry costs €10.50 for adults. www.carrieres-lumieres.com



Fête de Saint-Louis water- \$ jousting event was held nearly 350 years ago, in Languedoc-Roussillon's Hérault department. Today, competitors continue to take to the canal to joust, with this year's event running from 21-25 August. The

overall winner not only claints the glory, but also goes down in history with their name engraved on a shield in Musée Paul Valéry. www.ot-sete.fr

Want to know more about Hérault? Turn to page 24 for our guide to the department



TAKE BACK THE STREETS

Now in its 30th edition, the Festival d'Aurillac sees over 400 companies taking over the streets of Aurillac in Auvergne with performances of street theatre. Running from 19-22 August, the festival hosts a wide and eclectic range of events including plays, puppet shows, performance art, circus spectacles, dance, poetry... There are also spontaneous street performances to enjoy. www.2015.aurillac.net

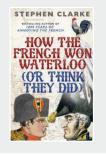


Battle-hardened

A a best-selling author and columnist in our sister magazine FRANCE Magazine, Stephen Clarke's witty musings about France take an inventive turn in his new book *How the French* Won Waterloo (or Think They Did). Published in the 200th anniversary year of the famous battle where the Duke of Wellington defeated Napoleon in Belgium, the book examines the French view of the Battle of Waterloo, with versions of the

event told by battle veterans, novelists, historians and politicians, to reveal how the French cannot bear to think that their national hero Napoleon lost to the English. Fans of Clarke's previous works will thoroughly enjoy this funny and well-researched book.

How the French Won Waterloo (or Think They Did), Stephen Clarke, £12.99, Century





After the excitement of the Tour de France, attention now turns to the south-west of France with the annual **Tour du Poitou-Charentes**. Attracting professional cyclists – British favourite Mark Cavendish won two stages of the race last year – the race takes place from **25-28 August**, starting in Rochefort on the coast and finishing in Poitiers further inland.

www.tour-poitou-charentes.com

DID YOU KNOW?

The number of cheeses in France with AOC classification*

58

AFTER DARK

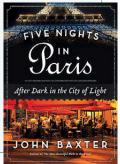
There is plenty to see and do in Paris during the day, but what about after dark? In his latest book, *Five Nights in Paris*, John Baxter takes readers on a tour of the capital's neighbourhoods uncovering the night-time treats the city has to offer. Having lived in Paris and led literary walking tours of the capital during the day, Baxter now explores these areas to find out what they have to offer once the sun goes down. As well as visiting well-known

attractions, including the world-renowned Moulin Rouge, he gets off the beaten

track, revealing the favourite night-time haunts of artists and writers, jazz clubs, restaurants and bars.

We have five copies of Five Nights in Paris: After Dark in the City of Light to give away. For a chance to win visit www.completefrance.com/community-forum. The closing date is 31 July 2015.

Five Nights in Paris: After Dark in the City of Light, John Baxter, £9.99, Harper Perennial



Travel news



LICENCE CHANGES

Those planning to hire a car in France this summer should be aware of changes to the UK driving licence rules. As of 8 June 2015 the paper counterpart of a UK driving licence which details a driver's record is no longer valid. Drivers now have to obtain a unique code valid for 72 hours from the DVLA website to give to the car hire company so they can check your record. You will need your driving licence number, National Insurance number and postcode to obtain the code.

www.gov.uk/view-driving-licence



FINAL CHAPTER

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The long-running battle between Eurotunnel and competition regulators over the running of cross-Channel ferry services has come to an end as Eurotunnel has agreed the sale of the MyFerryLink ferries from Dover to Calais to competitor DFDS Seaways. Eurotunnel bought the ferry business in 2012 but regulators argued that when combined with the tunnel traffic it gave the company too big a share of the cross-Channel market. www.myferrylink.com



SPECIAL REQUIREMENTS

A new online platform has launched for people with disabilities looking to rent adapted vehicles. Wheeliz was created by young French entrepreneur Charlotte de Vilmorin, herself a wheelchair user, and launched at the end of April. The service allows car owners to list their vehicle for rent with a suggested price of €50-70 per day, which is approximately a third of the cost of hiring them through conventional services.

www.wheeliz.com/fr



MAKING TRACKS

A commission set up by the French government to look at the loss-making Intercity rail services has published its initial report and recommends a number of changes. It is suggested that in its current state, the network of long-distance routes serving 355 towns across 21 regions is unsustainable. The report recommends closing or reducing services on lines not sufficiently used, including Marseille to Nice and Paris to Rouen, and expanding routes with potential, such as Nantes to Lyon and Paris to Clermont-Ferrand.

Dream property...



Every so often we come across a French property that knocks us for six. This month, *Eve Middleton* is dreaming of a country home in Charente











've longed to own a holiday home in Charente ever since I spent time in this picturesque corner of France as a child. As an adult, then, I was delighted to happen upon this historic four-bedroom property in the heart of the department's countryside - where better to create new memories of holiday fun under the French sun?

I can imagine arriving here in the summer months in my car, pulling up to the property set against an azure-blue sky, and throwing open the wrought-iron gates to reveal the welcoming sight of my own holiday hideaway complete with rambling roses and jade-green shutters.

Inside, the ground floor includes the original fireplaces in both the dining and sitting rooms, with chestnut flooring in the latter. I love to entertain in the heart of the home, and have a weakness for kitchens, so this property's well-proportioned space with original quarry tiles underfoot lends itself to being a hub of activity. Follow the curve of the carved wooden staircase up to the remaining two floors, and you'll find the four bedrooms set out alongside three bathrooms and an office space.

Outside, stone walls encompass the lush green garden to the rear of the property, which is home to a swimming pool (heated, naturally), and a fully renovated two-bedroom gîte with kitchen and bathroom, perfect for guests.

And as for where to park the car, once I've pulled up and taken in my dream property? The detached stone barn, of course, which comes complete with its own hangar for undercover parking.

Now, where did I put my holiday hat and sun cream?

[IF]

www.properties-in-charente.com

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EXCHANGE RATES MOVE FAST... BUT DOES YOUR BANK?

Increasingly, people are steering away from banks when it comes to making international money transfers. It is common knowledge that banks are big, can be impersonal and are often unresponsive. So why are they still being used to transfer funds overseas when a specialist can provide an easy and costeffective alternative service?

Despite many being familiar with using a specialist foreign currency exchange service or broker to transfer their money abroad, many more remain unaware of the benefits, such as up to 4% savings. On a £50,000 transfer this equates to a saving of £2,000.

FC Exchange is one such service provider. Operating since 2005, they are authorised by the Financial Conduct Authority to operate as an E-money institution (FRN:900205) and have achieved success in this sector due to their commitment to provide a customer-focused service.

FC Exchange is not only able to pass cost savings onto its clients by offering more competitive exchange rates, but through savings on the transfer fees too where banks would charge around £25-£45 per transfer.

Further, unlike most banks, its products can be customised thereby enabling clients to target, fix or protect exchange rates in the volatile currency market.

Charles Murray at FC Exchange points out that 2015 has already thrown up a few surprises within the currency market and with the pound reaching a 7-year high versus the euro, it is important to stay in contact with a broker who can keep you abreast of the exchange rate fluctuations. Limit and Stop Orders can be helpful to clients, enabling them to maximise their returns by allowing them to target a better rate of exchange whilst at the same time having a safety net in place to secure the rate if the market moves adversely".

A simply great professional, efficient and friendly company.

I cannot recommend FC Exchange more highly. I was making a significant overseas purchase and needed to move funds around over a period of several months. This was quite a stressful event and I was anxious about entrusting my life savings to a stranger. I need not have worried - from the moment I started dealing with FC Exchange and my personal dedicated client contact dealer, I was confident that I was in good hands. Not only did all my transfers go smoothly but FC Exchange were with me every step of the way, explaining everything in detail, reassuring me and always keeping in touch.

Margaret Cook





MAKKET MUVEMENT UN GBP/EUK EXCHANGE KATE					
Date	GBP/EUR Exchange Rate	GBP cost for €200,000	Change in cost to you		
Mar 2015	1.4250	£140,351			
Dec 2014	1.2700	£157,480	-£17,129		
Sep 2014	1.2600	£158,730	-£18,379		
Jun 2014	1.2350	£161,943	-£21,592		
Mar 2014	1.2180	£164,204	-£23,853		
Dec 2013	1.2110	£165,153	-£24,802		
Sep 2013	1.1980	£166,945	-£26594		
Jun 2013	1.1800	£169,491	-£29,140		
Mar 2013	1.1880	£168,350	-£27,999		

MADKET MOVEMENT ON COD / CIID EVOUANCE DATE

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Properties near a ferry port

If accessibility is an important factor in your French property search, then browse our selection of properties less than 90 minutes from a major port in northern France



Côtes-d'Armor, Brittany

This three-bedroom cottage is located in Maël-Carhaix, just over an hour's drive from Roscoff with regular ferries to Portsmouth and Ireland. The cottage is easy to maintain and has a fully fitted kitchen, reception room, three bedrooms and a garden.

Agent: France Property Shop www.francepropertyshop.com



Côtes-d'Armor, Brittany

Only 45 minutes from the port at Roscoff and 20 minutes from the coast, this renovated two-bedroom farmhouse. Situated in a quiet hamlet near Loguivy-Plougras, the house has a loft that can be converted as well as a stone outbuilding and a large garden.

Agent: JB French Houses www.jbfrenchhouses.co.uk



Pas-de-Calais, Nord-Pas-de-Calais

Located in the Canche Valley between the market towns of Hesdin and Frévent, this cottage is less than 90 minutes from the port of Calais. The house boasts three bedrooms, a well-equipped kitchen, living and dining room, large garden and a barn.

Agent: France Property Shop www.francepropertyshop.com



Finistère, Brittany

Only 30 minutes from the port at Roscoff, this ancient house is in the centre of a village near Morlaix. The house has wooden beams, exposed stone walls and an exterior staircase and offers four bedrooms, a kitchen, two living rooms and a conservatory.

Agent: A House in Brittany www.ahouseinbrittany.com



Côtes-d'Armor, Brittany

Situated just 50 minutes from Saint-Malo, near Trémeur, this property has stables with space for eight horses. The main house has four bedrooms, a kitchen, games room and two living rooms. There is also a two-bedroom gîte and large garden.

Agent: Bel Air Homes www.properties-brittany.com



Orne, Lower Normandy

This charming timber house is located near Vimoutiers and is less than an hour from Caen-Ouistreham port. It is currently a well-known B&B and has five bedrooms, an equipped kitchen and an open-plan dining and living room. There is a one-hectare garden and a terrace.

Agent: Sextants Properties www.sextantproperties.com



Whether you're buying that dream French property or need to make regular overseas transactions (to transfer wages, manage a pension or meet mortgage payments, for example), by using a currency broker instead of a bank you could save a significant amount of time and money.

Excellent Exchange Rates

As the exchange rates offered by TorFX often beat the banks by over 3% we really could help you get more for your money.

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our comments

We love hearing from you, so why not write us a letter, send us an email, or join us on Facebook and Twitter?

I would just like to say thank you for your brilliant issue of Living France [June 2015]. My parents have retired and recently sold their house in a quest to move to France, and your magazine seemed to be found at the best possible time! We have used it as a moving guide full of tips and advice, which is now well read and worn

from being leafed through so

much, and with the France map pulled out and stuck to our wall. The North vs South article has also come particularly in handy too.

My parents are an inspiration selling their assets to move abroad in search of a simpler way of life at a later stage of their lives, and I would like to let them know how proud we are of them.

Hannah Clark York



THIS MONTH ON FACEBOOK...

We asked readers what they think of new legislation which forces French supermarkets to prevent food waste and donate unsold, but edible, food to charity or for use as animal feed...

- Richard Hart It's a great idea. I wish the UK could do the same though.
- Sam Kurikawa Excellent idea! No one should have to go hungry in a world which overproduces food.
- Susie Kelly They shouldn't have had to be forced to do it. Food waste is a crime when there are people starving. Our local Leader Price used to sell huge bags of mixed fruit and vegetables, past sell by date but still 95% good, for 2 euros a bag. Then EU regulations killed it, because we, the consumers, have the right to have every single ingredient in a mixed bag labelled, which made the project unfeasible. What about our rights to buy what we choose? So

all that produce had to be thrown away.

- Melanie Jones Asda have done this since 2012! Catch up ;-)
- Paul Johnson Pret a Manger have always done this with the day's unsold sandwiches
 - Joanne Radcliffe Mathews They'll find a way to tax that in France. In France, they tax EVERYTHING!
 - Ray Jarvis Often wondered what happened to OOD [out of date] food in France - you never

see it marked down just before expiry. Remember one Christmas seeing a chill cabinet in an Intermarché almost full of turkey breast dated 24th so went back just before closing and it was still there at the original price.

• Yvonne Girvan There's plenty of food to feed the world, just greed and politics prevents that happening.



Sandra E Brown @ExcusesVsLife

Mary Novakovich @mary_ novakovich

Property in France @forgottenfrance

Lunac Vide Grenier today. The

Kate @FamilyToFamille

#SelfSufficiency

Christine Phillips @hazmattmum

could see the plants growing up

catherinecooper @catherinecooper

The writer of our Star Letter this issue wins a Surprise Box worth £29 containing a surprise selection of five to

seven traditional French products courtesy of Bonjour French Food. For more information on the full range of hampers available visit

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If you have something you'd like to share, from anecdotes to holiday snaps, drop us a line at letters@livingfrance.com or to The Letters Editor, Living France, Archant House, Oriel Road, Cheltenham, GL50 1BB





Your photos

Email us your photos of France (with captions) to pictures@livingfrance.com



CHÂTFI AII I ON-PI AGE Charente-Maritime – Allison Sanders



CAFÉ LIFE Mirabel-aux-Baronnies – Douglas Macildowie



THE RIVIERA ELITE Saint-Tropez – James Parman



PASSAGE POMMERAYE Nantes – Nicky Peet



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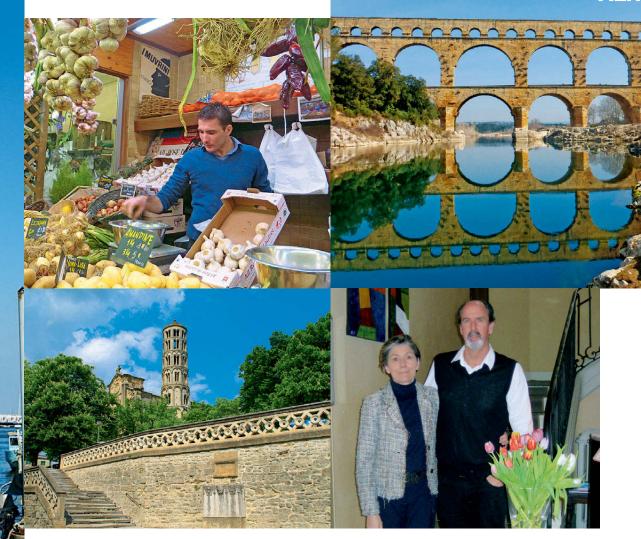
A rich history and fascinating cultural traditions have drawn visitors to Gard for centuries. **Solange Hando** surrenders to the delights of this magical corner of France



rom the Cévennes to the Carmargue, Gard is a land of many faces, tucked on the edge of Languedoc-Roussillon and sharing a culture with Provence, its neighbour. Here hilltop villages glow in the southern light, vineyards mingle with orchards and olive groves, and rivers and streams flow through spectacular gorges to join the River Rhône on its way to the Mediterranean, where port towns such as Le Grau du Roi have drawn admirers for centuries.

Gard's location on the ancient Via Domitia - the Roman road linking Italy to Spain - can be seen in its capital Nîmes, which owes its name to Nemausus, Celtic god of the local spring. Here, the ancient Maison Carrée temple stands opposite the contemporary glass and steel Carrée d'Art museum designed by Norman Foster, symbolising the dialogue between past and present, while just a stroll away, the city's amphitheatre has been in constant use since Roman times, and today hosts ferias and cultural events.

Further afield, the last remnant of Roman fortifications, the Tour Magne (or 'Great Tower') rises above the city's



neo-classical Jardins de la Fontaine, next to tree-lined boulevards, pedestrian lanes and hidden squares, where elegant town houses jostle for space among old-fashioned shops selling local specialities such as biscuits, honey, lavender soap, olive oil and more. The nearby covered market sells fresh seasonal produce and specialities such as petit pâté de Nîmes, a meat pie topped by a golden crust, and brandade de morue, poached cod puréed with olive oil, best enjoyed with a glass of wine from the Rhône Valley.

"We love the Gard department," says Cornish-born Marcus Reeve, who runs the Hôtel de l'Amphithéâtre in Nîmes with his French wife Ghislaine (both pictured above, right). "We worked in London but moved to Nîmes for the sunshine and the golf. It's a lovely city, very clean, and we have a much better quality of life. The food is superb and, of course, there's the wine. What more could we ask for?"

North of Nîmes, in the *garrigue* undergrowth, fragrant with juniper, rosemary and thyme, the Pont du Gard aqueduct is currently celebrating 30 years as a UNESCO site, its three tiers of golden Roman arches stepping across the

River Gard as they have done for almost 2,000 years.

The department's has many interesting towns, including Uzès, home to a cathedral with a medieval bell tower known as the Tour Fenestrelle, a beautiful castle, a former bishop's palace and an imposing town hall. Beautifully restored, Uzès was the first French Duchy, and its cobbled lanes and shaded arcades are delightful. Its markets and festivals, its winter truffles and AOC wine are known right across Gard, and it is also home to a national stud farm - not bad for a population of 8,000.

Further north, the department boasts a number of the Plus Beaux Villages de France: Aiguèze perched on a cliff above the Ardèche, La Roque-sur-Cèze with superb views of the Cascades du Sautadet, and Montclus, dozing among lavender fields and vineyards near the Gorges de la Cèze, gateway to the Cévennes Gardoises.

There, in the north-west corner, Gard takes on a different look as it leaves Provence for the foothills of the Massif Central. At 1,567 metres, Mont Aigoual in the Parc National des Cévennes marks the highest point,

These pages, clockwise from bottom left:

the famous Maison Carrée and the Carrée d'Art in Nîmes; Le Grau du Roi; fresh produce at the covered market; the Pont du Gard; Marcus Reeve and wife Ghislaine; Uzès cathedral and the Tour Fenestrelle

Gard is a land of many faces, tucked on the edge of Languedoc-Roussillon and sharing a culture with Provence



It's a haven for nature lovers, with a landscape rich in pastures and forests, windswept ridges and scenic wonders

sharing the rich flora and fauna of the only inhabited national park in France and a UNESCO Biosphere Reserve. It's a haven for nature lovers, with a landscape rich in pastures and forests, windswept ridges and scenic wonders. Shepherds' huts dot the landscape here and there, lonely farms cling to the slopes, and villages offer tasty mountain fare from wild mushrooms and chestnuts, through to goat's cheese and charcuterie.

Meanwhile in the village of Anduze, visitors admire the artisanal workshops showcasing the famous Anduze pottery best-known in its incarnation as vast planters produced for the gardens of Versailles. Here, you can also enjoy taking in the sights with a trip aboard Anduze's nostalgic steam train, which sets off from the village on a breathtaking 13km journey to Saint-Jean-du-Gard where the River Gardon meanders towards Nîmes and the sea.

Down south, beyond the Perrier spring and Costières vineyards, the Camargue opens up a whole new world of marshes, lakes and canals adjoining the Rhône delta. The







Camargue attracts flamingos and migrating birds, as famous as the white horses and black bulls bred for the course Camarguaise sporting event, when men test their courage retrieving rosettes from the bulls' horns.

Highlights of the Camargue also include the fortified town of Aigues-Mortes, which was founded in the 13th century by crusader King Louis IX, or Saint-Louis, who bargained with nearby monks to gain access to the sea. Reflected in the Canal du Rhône à Sète, preserved rather than restored, the mighty ramparts rise proudly above land and water. More than 1.6km in length, and punctuated by towers and gates, they stand as a stark reminder of the religious unrest which later plagued the south of France.

The canal reaches the Mediterranean in Le Grau du Roi, next to Port Camargue marina. If you like wild open beaches, however, look out for L'Espiguette, where sand dunes and scrubland fringe the vast pristine coast - proof, if ever it were needed, that the many faces of Gard are as fascinating and diverse as the department itself.

These pages, clockwise from bottom:

Anduze's steam train; the ancient amphitheatre in Nîmes; Camargue's white horses; Aigues-Mortes; visitors wander along the cobbled streets of Aiguèze

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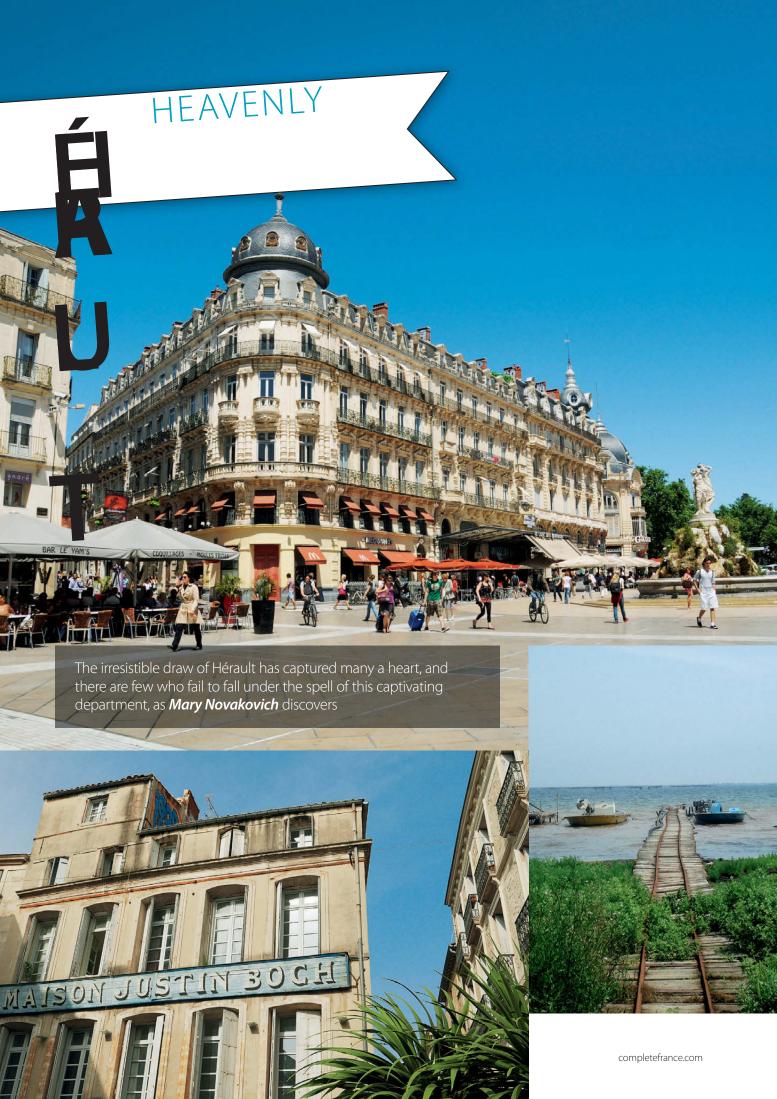
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ringed by the Mediterranean Sea, surrounded by vineyards and shadowed by the Parc National des Cévennes, the department of Hérault is an irresistible mix of the wild and the sophisticated. Its endless sandy beaches are enjoyed by inhabitants and visitors alike, and there's an agreeable sense of time standing still in the ancient villages in the tranquil mountainous interior.

The departmental - and regional - capital, Montpellier, combines the relaxed air of the sunny French south with the buzz of a thriving city that's home to a major university and multinational corporations. Here, the medieval lanes and squares of the city's old town hum with cafés, bars and independent shops. There's a convivial atmosphere in Place de la Comédie, a broad square with a grand 18th-century opera house at one end and market stalls at the other. For a more intimate ambience though, take a turn down the narrow streets leading from the Église Saint-Roch, where café terraces offer people-watching opportunities aplenty.

Green spaces here include France's oldest botanical garden, the Jardin des Plantes, while the much-loved Promenade du Peyrou walkway leads to a graceful 18th-century aqueduct, Les Arceaux, inspired by the Pont du Gard and looming over a twice-weekly food market.

Wander along the Promenade de l'Esplanade, near the Place de la Comédie, and admire the façade of the Musée Fabre, home to one of France's largest provincial art collections.

Montpellier's modern face is expanding with the steady growth of Port Marianne, a glossy business district that is easily accessible via the efficient tram system. In fact, you can take the tram to within 3km of the sea at Carnon-Plage – just hop on a Vélomagg, Montpellier's public bicycle-hire system, for the final part of the journey. You might even spot pink flamingos in the Étang de Pérols or the Étang de l'Or, both of which flank the route, or others including the Étang de Thau and the Étang de Vic.

Hérault's coastline stretches for more than 100km, starting in the east at the modernist 1960s resort of La Grande Motte and continuing west past Valras-Plage until the River Aude forms a border with the eponymous neighbouring department. Along the way is France's

These pages, clockwise from bottom left: the old town in Montpellier; street life in the city's Place de la Comédie; the food market; the Étang de Vic; Montpellier's medieval quarter; the Étang de Thau

Montpellier combines the relaxed sunny south with the buzz of a city

DESTINATION



This page, clockwise from top: kayaking among pink flamingoes; architecture in Pézenas; oysters for sale in Sète; the Canal du Midi; a ghetto in Pézenas Facing page, from top:

Saint-Guilhem-le-Désert; waterjousting in Sète; enjoying a pause-café in a shaded spot



deepest port, Sète, an attractive town criss-crossed with canals and the host of lively water-jousting tournaments ('les joutes nautiques'), which take place all summer long. A stroll along the quayside reveals fishing craft of all sizes, as fishermen busily keep the waterfront restaurants well stocked with their daily catches.

Just behind Sète is another important source of its food, the Étang de Thau, which is lined with oyster, mussel and whelk beds. At the westernmost edge is the laid-back village of Marseillan, which author and Londoner Laurence Phillips has made his part-time home for the past 15 years, as he explains: "I went for lunch in 2000 and haven't quite left. I just fell for it. It was what France was meant to be. There's a sense of stepping back in time. There are lots of places in the south of France that welcome you as holidaymakers but not so much as strangers. Its seafaring past gives it a refreshing attitude to outsiders."

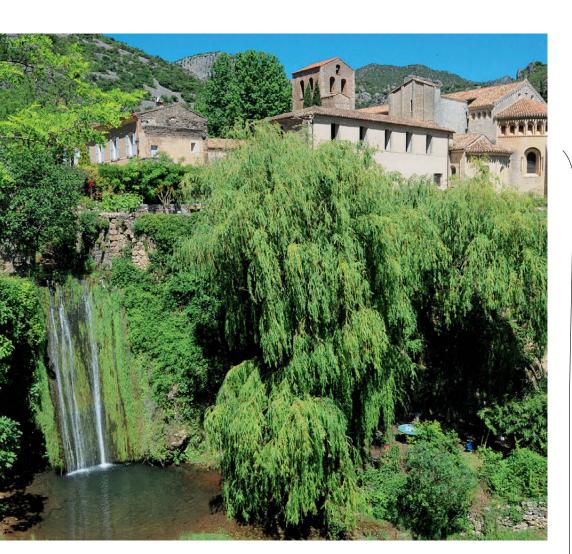
This easy-going atmosphere - not to mention the sunny weather - also drew British artist Mac Macdonald (*left*) to Hérault 10 years ago, specifically the small winemaking village of Pomérols, 6km north of Marseillan. His home and

studio are in the centre of the village, where he runs painting courses for French students. "From day one, I found people here very friendly and welcoming, and this helped me to integrate into the community," he says. "In the summer, people in Pomérols live outside. I still get a kick from sitting in front of my house with friends and talking to passers-by and my neighbours. In fact, apart from washing and sleeping, their whole life is outside."

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Away from the obvious attractions of Hérault's coast, the inland sights are just as fascinating. Follow the tree-shaded route of the Canal du Midi as it meanders through Béziers, birthplace of the canal's engineer, Pierre-Paul Riquet. You'll pass vineyard after vineyard that make up France's largest wine-growing region. British Francophiles are already familiar with Pézenas, an entrancing village in the heart of wine country. In its medieval centre, which includes an evocative 14th-century Jewish ghetto, Renaissance mansions are squeezed in beside artists' studios and craft shops. Its Molière festival in June is a highlight of Hérault's cultural calendar. Another 30km north of Pézenas is the Lac du Salagou, Hérault's inland water playground, where swimmers and windsurfers launch themselves off the deep red sandy shores of the man-made lake.

Three of the Plus Beaux Villages de France are in Hérault, including the striking Saint-Guilhem-le-Désert. Though each are vastly different from the others, the last of these three has seen Santiago de Compostela pilgrims make their way to the village for centuries, and few secular visitors can resist the beauty of its 11th-century abbey in this UNESCO World Heritage Site. The Gorges de la Cesse surround Minerve in the south-west of the department, its Cathar past enhanced by a busy wine industry, while Olargues, home to the Pont du Diable across the River Jaur, sits between the Parc Naturel Régional du Haut-Languedoc



Three of the Plus Beaux Villages de France are in Hérault, including the striking Saint-Guilhem-le-Désert

and the Réserve Nationale de Chasse de Caroux.

At the foot of Caroux in the picturesque village of Mons-la-Trivalle, Briton Pam Smith lives half the year in a converted sheepfold which she bought in a run-down state three years ago. "After more than a year of work, we moved into it and fell even more in love with this part of France," she says. "I love to walk in the mountains and *gorges* here. The history is simply magical: castles, abbeys and *capitelles* [stone shepherds' huts] all waiting to be discovered."

With its mix of the wild and the sophisticated, not to mention the alluring coastline, there's little wonder that discovering Hérault is a pleasure for all who frequent it.

NEXT MONTH... **DESTINATION:** CORRÈZE

Find out more about this hidden corner of the Limousin region



Fact file

Tourist information

Hérault tourist board
Tel: 00 33 (0) 4 67 67 71 71
www.destination-languedoc.

Where to stay

Les Quatres Étoiles 3 Rue Delmas 34000 Montpellier

Tel: 00 33 (0) 4 67 02 47 69 www.les4etoiles.com

Where to eat

Le Petit Jardin
20 Rue Jean-Jacques Rousseau
34000 Montpellier
Tel: 00 33 (0) 4 67 60 78 78
www.petit-jardin.com

La Table d'Émilie 8 Place Carnot 34340 Marseillan Tel: 00 33 (0) 4 67 77 63 59

L'Auberge 15 Rue Pierre Semard 34200 Sète Tel: 00 33 (0) 4 67 74 32 30

Where to visit

Musée Fabre
39 Boulevard Bonne Nouvelle
34000 Montpellier
Tel: 00 33 (0) 4 67 14 83 00
museefabre-en.montpellier

museefabre-en.montpellieragglo.com

Getting there

Montpellier and Béziers have airports with flights to and from the UK.

Montpellier, Sète and Béziers are on the TGV rail line from Paris

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BEST OF BOTH

Torn between the charms of Gard and Hérault? Take inspiration from one expat couple who found a way to enjoy both in equal measures, says **Deborah Curtis**

rom their very first visit, Julie and Selwyn Aldred were captivated by Languedoc-Roussillon. They now divide their time between their pied à terre in the UK and their second home in the Gard department, but this picturesque part of southern France has taken up permanent residence in their hearts.

Their French adventure began in the early 2000s, when having built up and sold a successful business in Cheshire, they decided it was time for a change.

"We had a skiing and sailing shop, which we ran for 12 years until the opportunity arose in the early 2000s to sell the business," says Julie, who along with Selwyn, began her career in the IT industry. "We were keen skiers and initially one idea was to buy an Alpine ski apartment as an investment - but somehow we slid down the map and ended up in the Languedoc!"

They discovered the region in springtime and the history, culture, wine and food quickly worked their magic. They were hooked, and decided that rather than a ski property, they would buy somewhere they could run as a holiday let instead.

"We originally wanted a rental property where we could spend two or three weeks a year ourselves," says Julie. "That was partly why we ended up in the Languedoc because we thought that all-year rentals might be of interest," she explains.

On their second viewing trip, they found the Mas de Lauziers. Located near the town of Anduze, in the foothills of the Cévennes mountains, they knew immediately that their search was over.

"We just fell in love with the property," says Julie. "It was like the dream falling off the paper. We made the decision sitting in the main square in Montpellier, just over the border in Hérault. We loved Montpellier, which is the regional capital as well as the departmental capital. It was so vibrant and

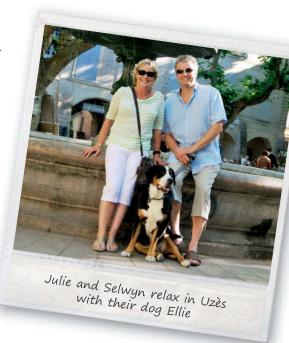
Opposite, clockwise from top: a view of the garden at Julie and Selwyn's second home in Gard; sunlight floods the terrace; the vineyards at the property; Montpellier's main square, the Place de la Comédie

there was lots going on.

"We weren't desperately looking for a rural lifestyle actually; we were looking for somewhere with a bit of life. Then we were shown this particular house and, although it is quite rural, it just fitted with what we imagined would become a good rental property.

"One huge advantage of it being an old building is that is has really thick walls so in the summer it's really cool inside, but we have a big outdoor terrace too, which is our living room from May through to September."

The five-bedroom house - an old mas, or traditional farmhouse - dates back to the 1850s, and stands in two acres of land, one of which is a little vineyard. The Syrah grapes grown here are taken to the local cave coopérative at harvest time to be weighed and



"We just fell in love with the property. It was like the dream falling off the paper. We made the decision sitting in the main square"

graded, and then Julie and Selwyn are allocated an appropriate number of bottles of wine in return. "It keeps us in parties," Julie laughs. "We don't have to take the wine that the Syrah went into, we can go along and take red, white or rosé. It's lovely wine. The Gris is absolutely delicious; it's a pale rosé and it's wonderful," she enthuses.

With the property only needing cosmetic work and redecoration throughout, they were open for business in the summer of 2004, and proved an instant hit with holidaymakers, being in the middle of stunning countryside, and well-placed for the main tourist attractions of both Gard and Hérault.

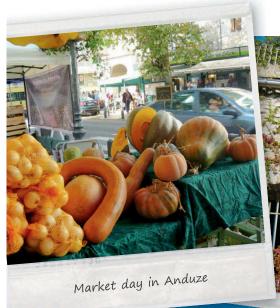
"We are half an hour from Nîmes, half an hour from Uzès, and 45 minutes from Montpellier," says Julie. "So we are well

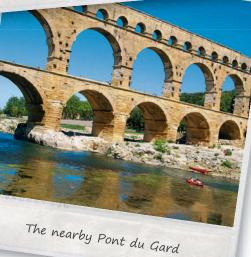
located for both departments, and we can be down on the coast in less than an hour."

And it wasn't just their guests who were smitten with both the area and the house. Julie and Selwyn also began spending more and more of their time in France, with Selwyn making monthly trips back to the UK for his work in IT, and Julie, who studied languages to A-level, putting her sales and marketing skills to good use working with local estates agents as a property finder.

"I was hugely enthusiastic about the whole French experience and I got involved in selling and marketing French property to the Brits," says Julie. "I loved the fact that I could spend so much time in our property and the more I was there, the more I was thinking I'd just love to spend 12 months







here and see the seasons and understand how the whole thing

worked," she explains.

In 2005, inspired by the architecture in the medieval Gard town of Vézénobres (*above*, *right*), they bought a second property to rent out. As well as finding properties throughout Gard and Hérault for clients, Julie was also helping them with the next step of renting them out. With business increasingly busy, it became harder to keep a foot in both countries and in 2006, they made the decision to move to France permanently.

"I was working hard in France and it made more sense to be based over there," says Julie. "We became French residents and we established our company, Real South France. It was thoroughly enjoyable but I was really, really busy."

The business flourished but as the years passed, Julie began to realise that there was no time to just enjoy living in France.

"At the beginning of 2014, it suddenly dawned on me that I wasn't doing what we

"I feel we've got a lovely work/life balance, and are finally enjoying the French lifestyle to the full"

had come to France for. I didn't have any time to enjoy it because it was 24/7 throughout spring and summer. I wasn't actually doing what the whole French experience should be, and I needed to take a step back and scale things down. So that's what we did. We swapped our residency back to the UK and now we spend spring and summer in France and autumn and winter in Cheshire. At last, I feel we've got a really lovely work/life balance, and are finally enjoying the French lifestyle to the full."

That work/life balance includes providing occasional consultancy advice to people seeking to move to Languedoc-Roussillon while still having lots of time to head out on long walks in the foothills of the Cévennes with their dog, Ellie, a Grand Bouvier Suisse, enjoying coffee in the square in Anduze, and sharing their love of the region with friends and family who come to stay during the spring and summer months.

"We have lots of visitors and we love it," says Julie. "The Languedoc is 'authentically' French and quite different from Provence.
You can absorb so much more of the French

lifestyle and there are a number of interesting things to see and do. There were many Roman settlers in Gard and their legacy is very visible in the Pont du Gard, and in Nîmes and the Maison Carrée, for example.

"At the same time you've got a huge contrast in terms of landscape. The scenery is breathtaking. You've got the coastal areas and the hinterland of both departments, the endless vineyards, and then the Cévennes mountains with all the cycling, walking, and wildlife that you find there.

"There are some really interesting towns to visit too, like the magnificent Uzès, which really is the jewel in the crown of Gard. It's just beautiful, a stunning little town and it has a famous Saturday morning market."

So although they are no longer in France full-time, their enthusiasm for *la vie française* is as strong as ever and they love having the best of both worlds.

"It's wonderful," says Julie. "People say 'do you prefer being back in England?", and I can't say I prefer either. I just think we are very lucky to have both."

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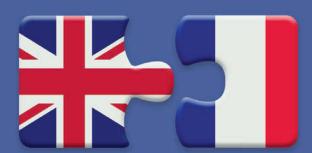


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ENQUIRIES



Ask the agent

No one knows the area like a local estate agent. We asked *Paddy Gibbins*, of Artaxa Immo SARL, for the inside track on Gard and Hérault

How much would you expect to pay for:

• a detached property with land in good condition?

In Gard you could expect to pay in the region of €235,000, while Hérault is slightly cheaper at around €225,000.

• a three-bedroom townhouse?

In Gard this would cost around €175,000, and again Hérault is slightly cheaper at around €155,000.

• a renovation opportunity?

In Gard you could get a property to renovate from about €65,000 but if you want outside space you could expect to pay €90,000 upwards. In Hérault a property without land would cost about €45,000 while a property with a terrace would cost €70,000 upwards.

Is there a typical architecture or style in Gard and Hérault?

There is a mixture of properties here - in villages this includes stone period properties such as a *maison de vigneron* (a winegrower's house) or a *maison de maître* (18th-century bourgeois house), while there are villas on the outskirts of the villages. The stone

houses have many character features such as exposed walls and original tiles but lack outside space. The villas have the advantage of outside space but often lack character, they are usually built on one level and offer open-plan living.

Why do British people buy houses in Gard and Hérault?

They want to enjoy the Mediterranean climate and lifestyle and will often look here having been put off by high prices and overcrowding in neighbouring Provence. There are plenty of activities with lakes, mountains, the river and the Med all in close proximity. And of course the well-advertised 300 days of sunshine a year! Access is easy with direct flights from all over the UK.

What advice would you give to somebody who is thinking of buying in your area?

The time seems right. After static prices for a little while, we are increasingly seeing properties sell at their asking price or near to. The sales cycle has come down considerably over the last nine months, so while pricing offers good value there are signs that the market is hardening. I have just bought another property myself last month...

What tips would you give to help people settle into life in the area?

Learn French and accept that things are less dynamic in France. Don't try and understand why things happen; they just do, and often in defiance of all logic. Do business in person and not over the phone.

What are the specialities of the area?

The food is very diverse and rich, which stems from the mix of sea and mountains here. There are some very fine fish and seafood restaurants on the coast. Of course, the area is a massive wine producer and the quality of wine has increased considerably over the last decade.

Describe the area in five words?

Sun, sea, food, wine, vineyards.

What is your favourite corner?

I love the fact that on a Sunday morning it's as easy to take my family to the beaches as it is to take them into the hills for a hike. The food is great and wherever you are at midday there's always a good-value three-course meal near to hand.

www.artaxa.com

GARD & HÉRAULT is it right for you?

Property prices

Hérault has an average resale price of €215,000 and Gard of €188,500, making them the most expensive departments in Languedoc-Roussillon which has an average resale price of €180,000.

Weather

Languedoc-Roussillon is renowned for its dry and warm climate. Summers are hot with temperatures over 30°C with plenty of sunshine and winters are mild.

Activities

Located on the Mediterranean coast, Hérault and Gard boast stunning beaches and delicious seafood. Inland, the area is also a haven for wildlife with the Cévennes national park and the Camargue. The town of Nîmes was a major Roman town and their remains can be seen in the well-preserved amphitheatre, Maison Carrée and nearby Pont du Gard. Montpellier is a thriving city with elegant architecture to admire. There are also plenty of pretty villages to visit, with six Plus Beaux Villages.

FACT FILE



Region: Languedoc-Roussillon
Departments: Gard and Hérault
Capitals: Nîmes and Montpellier

Properties Ryanair operates flights from regional UK airports to Nîmes, Béziers and Montpellier and easyJet flies from London to Montpellier.

Eurostar to Paris and then TGV to Nîmes or Montpellier which takes three hours or three and a half hours respectively.

For driving times consult one of the many online route planners such as those at www.viamichelin.com, www.mappy.com and www.theaa.com.

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What can I get for my money?

Situated on France's Mediterranean coast, Gard and Hérault offer sandy beaches, plenty of sunshine and a rich heritage. Here is a selection of properties to tempt you





1 This charming house is in a quiet Location in a lively village, only 20 minutes from Béziers in Hérault. The property has been renovated, although there are some finishing touches needed. Spread over three floors, the house offers an open-plan kitchen/dining area, living room, one bedroom and one bathroom.

Contact: Freddy Rueda SARL www.realestatelanguedoc.com

Near Cébazan in Hérault, this spacious ∠villa boasts an outdoor dining area and a 7x4m swimming pool. Inside, there is an open-plan kitchen that has been tastefully renovated, a living room with an open fireplace, and four bedrooms. The garage has been converted into an office although could be used as a fifth bedroom.

Contact: Artaxa Immo SARL www.artaxaimmo.com

This historic forge has been cleverly Oconverted into a stylish home in the centre of a pretty village in Gard, only 45 minutes from Le Grau du Roi on the Mediterranean coast. The property is laid out in the style of a loft apartment with an open living area, mezzanine, one double bedroom and a double-height ceiling.

Contact: Leggett Immobilier www.leggettfrance.com



This attractive villa is situated in a charming town, 25 mintues from Uzès in Gard. It boasts a private garden,

This attractive property is on the edge of Sommières in Gard, within easy reach of both the coast and the Cévennes mountains. Surrounded by olive groves and with views of rolling countryside, the house has several terraces and a pool. There are four bedrooms, an open-plan living/dining room and an American-style kitchen.

€596,000

Contact: Leggett Immobilier www.leggettfrance.com

This single-storey villa is situated on the 4 edge of a village in Hérault, only five minutes from Béziers and 15 minutes from the Canal du Midi. Recently refreshed, the villa offers three bedrooms, a living room, kitchen, conservatory and an attic that could be converted. The villa sits in an enclosed, landscaped plot with space for a pool.

Contact: Freddy Rueda SARL www.realestatelanguedoc.com There is also a one-bedroom studio apartment with a separate entrance. **Contact:** Sextants French Property www.sextantproperties.com

an open-plan living area with a fully

swimming pool and terrace. The villa has

equipped kitchen and three bedrooms.

Freewheeling in France

A twist of fate brought Chris and Charlotte Nightingale to Haute-Vienne and they wouldn't change their new life here for the world, says **Scheenagh Harrington**

n the heart of the Limousin region lies the village of Bussière-Poitevine, home to husband and wife Chris and Charlotte Nightingale. They are the driving force behind both The Velodocteur, a bicycle repair and renovation service, and Maison Bussière, a jaw-droppingly pretty 17th-century house they have renovated and turned into a B&B.

The pair are blissfully happy, but surprisingly, life in France wasn't their first port of call.

"We originally had a five-year plan to move to Italy," says 55-year-old Chris, explaining that they changed their minds when Charlotte's uncle came to stay with them at their home in Hove in November 2011. He told the couple about a house he'd acquired in a French village that he was having difficulty selling; the village in question being Bussière-Poitevine, in Limousin's Haute-Vienne department.

"The short version of a very long story is we ended up renting it from him, which has worked really well. Now, we've bought our own place in the same village, just across the square," Chris adds.

Before the couple met, Charlotte, a 42-year-old former high-flying financial PA, had spent 18 months working in New York City. "I'm ludicrously enthusiastic, which they loved," she says, explaining that she found it challenging to adjust from the dynamic pace of life in the States when she returned to the UK in July 2008. Meeting and falling in love with divorcee Chris in January 2010 turned things around.

Chris had retired after 30-odd years with the police force, during which he'd worked both as a sergeant and then as a civilian specialist, and was running a mountain bike business as a sideline. He had always loved mountain biking, walking and climbing, and alongside his police work, had gained qualifications, which had allowed him to lead group expeditions.

March 2012 saw the couple get married - and it seemed that when it came to their plans for life together, fate was giving them a nudge. Charlotte explains: "When we met, it



These pages, clockwise from above: Chris and Charlotte Nightingale; the pleasures of cycling in Haute-Vienne; riders in Le Tour du Limousin make their way through Bussière-Poitevine; the nearby village of Bellac

was a meeting of business plans, really. I'd got a corporate hospitality background - it was something I've done a lot of within the roles that I've held - and the intention was to move somewhere we could have a B&B, but also run an outdoor-activity business as well, largely based around mountain biking. We'd have made it work wherever we were. This house fell into our laps and it was too good an opportunity to pass up."

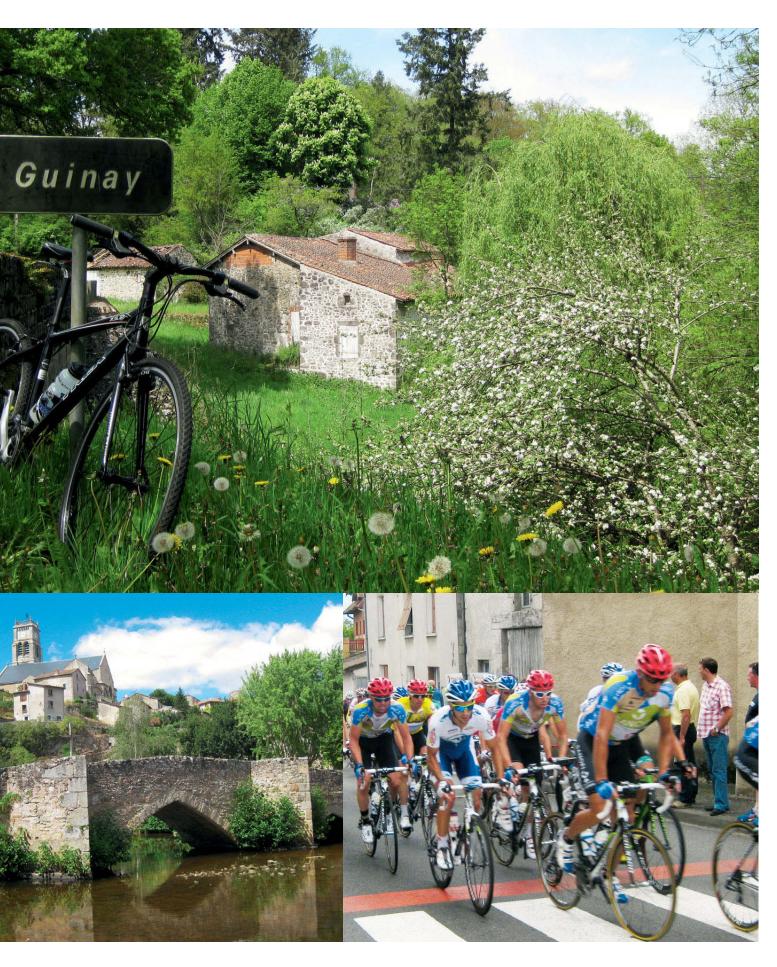
Although transferring Chris's business from the UK to France seemed simple on paper, there was bad news. While researching outdoor-activity business opportunities in France, he discovered that his walking and climbing qualifications, gained in the UK, would not be recognised.

Fortunately, all his mountain-biking qualifications were not only recognised, but were very much in demand. He had also qualified as an advanced cycle mechanic, vital for the renovation and repair business he runs today.

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"We'd have made it work wherever we were. This house fell into our laps and it was too good an opportunity to pass up"

cycling in haute-vienne



"If we hadn't come here, we would have gone slightly further south. But frankly, Haute-Vienne has so much to offer"

The couple made the move across the Channel in June 2012. However, there was a culture shock in store, as they got to grips with French bureaucracy.

"We realised that emails don't always get answered, for instance," laughs Chris. "Everything has to be done by snail mail, and you have to make two or three visits, rather than just the one. Once I got my head around that in the first year, I don't think it was that bad. You just have to understand that everything is done in triplicate, and where you expect one sheet, there'll be five."

Charlotte, keen to underline what they both regard as an important point, insists: "There's a huge cultural thing that nobody seems to talk about, and some people seem enormously unprepared for. It is the simple fact that France is a different country. You have to be respectful of the fact that you're the immigrant; you're the ones who are moving in. I think we've had it fairly easy, but I wonder how much of that is our attitude?"

She goes on: "I suppose it partly comes back to that customer service thing. Because Chris and I are used to dealing with all sorts of people, we would instinctively have respected where we are, who we're living amongst, and their history and culture."

Paperwork and cultural niggles aside, the couple's biggest challenge by far when it came to setting up and running two businesses in France, was getting to grips with the language.

Chris says: "My advice to anyone would be to have at least good tourist French before you move here. Learn the language. For me, it was a nightmare. At the age of 52, I felt like a five-year-old again, and wanted to run away because I could not communicate with anybody.

"I'm two and a half, three years down the line now, and I'm at the stage where I'm comfortable with most situations. It tends to create a bit of laughter, if I get my French wrong or if I get a tense wrong, for example, and they think it's

funny. People are asking me to use the informal tenses, and it's a big step forward."

As for their village and the corner of France they now call home, it's an area that's known for being beautifully rural, and largely agricultural. When asked if they would have chosen to live in this particular part of France, rather than have heeded the call of a tempting business property elsewhere, Chris muses: "I think if we hadn't come here, we would have gone slightly further south. Perhaps south of Limoges, not into the Dordogne but the bit in between, because it's quite beautiful. But frankly, having now moved here, this has got so much to offer."

Charlotte enthuses: "We really love this village; we're really lucky. As a small village goes, there's a lot going on here. It's got a fairly thriving social life, though you've got to be prepared to throw yourself into it and go and find it, but it's there. We've got a really fantastic *maire* who's very progressive. He's really pro any kind of business. He's also the GP! We were really lucky with this village. Everyone's been incredibly welcoming and supportive."

When they're not socialising, the pair divide their time between the two businesses, with Charlotte overseeing the day-to-day running of Maison Bussière and dealing with the marketing for both enterprises. Chris helps out at the B&B, but spends about 70% of his time as The Velodocteur.

Charlotte points out that she's far from on her own with the B&B side of things, and reveals that she and Chris work with each other to offer clients the best service possible.

When it comes to evening meals at Maison Bussière, she explains: "Many of our guests are searching for homes themselves in this area, and they particularly appreciate the benefit of our experience, shared over the dinner table."

That means informing guests about the nitty-gritty of life in France; from the realities of the housing market to hot topics such as health care and schools.

"It really is a two-person job to manage both the conversation and the meal," says Charlotte. "If we've had dinner with the same people for four nights, we may do a bit of 'divide and conquer'. If one of us is flagging a bit, I'll shift the conversation round and Chris does the same. It is a two-person job."

She adds: "I've tried to do it on my own - you'd think with years of corporate hospitality behind me it would be okay, but because I'm doing everything on my own, all the cooking, serving, eating with people, trying to keep the conversation going - it's just too much!"

As if they haven't got enough on their hands, the pair are in the early stages of adding a tea room café to their business interests. Charlotte explains: "It's an idea we've been kicking around for a while. This village is brilliant, there's lots going on, but there isn't a café. There's a *tabac*, which serves coffee and it's very much an adult's place.

"Our vision of the salon de thé is to create a



These pages, clockwise from bottom left:
Charlotte making crême brûlée; Maison Bussière; one of the bedrooms; the Musée des Beaux-Arts in Limousin's capital city Limoges; Charlotte and Chris enjoying a day out





CHRIS AND CHARLOTTE ON SETTING UP YOUR OWN BUSINESS

cycling in haute-vienne

DO...

- ...your homework. Carefully plan what you want to do, where you want to do it and who you want to do it for. Visit the local chamber of commerce and find out how prosperous your potential location is, whether there's a need to be met by your business, and if there are any rival businesses in the same area.
- Learn the language. Chris says: "If you move to another country, embrace where you are. If you're not prepared to do that, don't come." English may be the language of choice for international businesses, but you will need to be able to communicate with potential customers, as well as official agencies.
- Choose a regime. Find out what sort of business you want to be and have the right paperwork prepared. Sole traders can register and start selling their goods and services relatively quickly, while more complex enterprises will take a little more time to get up and running.
- Make sure you're aware of all financial responsibilities. Different sorts of enterprises are taxed and charged at different rates.

DON'T...

• ...forget: France isn't England. As Charlotte points out: "It is a different country. Things will be different. It doesn't mean it's wrong, it just means it's different."

For more information on setting up a business in France, go to http://vosdroits.service-public.fr/professionnels-entreprises/N24264.xhtml

"France has a pace and quality of life we couldn't have found in the UK"

very family-friendly space. There'll be baby-changing facilities, a box of toys, and really good-quality teas, coffees and food."

Chris explains how the new venture will dovetail with their existing businesses: "The *salon de thé* will be themed for bicycles and will become the home of The Velodocteur. At the moment, people bring their bikes in and they want to talk! A repair may take 20 minutes but the talking takes two hours, so if I can guide them into the café in the meantime, hopefully it will work."

It's clear there's hard graft ahead of them, and whatever changes are yet to come, it seems ever-enthusiastic Chris and Charlotte look set to take them in their stride.

When asked what the best thing is about France, their answers come easily. Charlotte says: "We've both been very busy, things flying at us from all avenues, both before we met each other and the two years before we moved here. When people ask 'why France?', I tell them it has a pace and quality of life we couldn't have found in the UK."

Chris agrees. "It's been one great adventure since we arrived," he says. "There have been the ups and downs, like with everything else, but the bottom line is: we are having a fantastic life. All the bad bits in the UK, including the weather, just disappeared out of the window."

"We might be working seven days a week, but it doesn't feel like it, and we just have so much fun. We love it."
www.maisonbussiere.com www.velodocteur.eu





HAUTE-VIENNE: WHY IT'S A GREAT PLACE TO BUY

"It's a beautiful area and I'm glad we're here," says Chris. Rural Haute-Vienne is one of France's best-kept secrets. Nestled between the Loire Valley and the Dordogne, it has charms aplenty.

The department, set in the Limousin region, is relatively underpopulated, offering fresh opportunities for business, while property prices are competitive. Last year the average price was €117,000, and houses available range from charming, half-timbered properties (pictured left) to new builds.

At the heart of Haute-Vienne lies Limoges, capital of both the department, and of Limousin. Designated a City of Art and History, and with a long history built on its celebrated pottery industry, it boasts a breathtaking medieval quarter, as well as an array of restaurants to satisfy even the most selective and demanding palate.

Further afield, the stunning (and man-made) Lac de Vassivière provides ample opportunities for water-sports enthusiasts, while the preserved abandoned village of Oradour-sur-Glane stands testament to the tragic story of the Second World War massacre, which took place there and still has the power to shock.

Haute-Vienne offers an enticing mix of family-friendly places to visit and explore, including châteaux, picturesque villages and kilometres of endless, idyllic roads to cycle along, as well as welcoming locals and excellent transport links.

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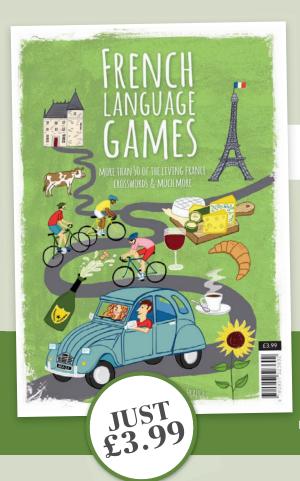


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The Good Life

Want to be self-sustainable in France? It's easier than you think, as Laura and Sid Havard discovered when they moved to Tarn-et-Garonne. **Deborah Curtis** finds out more

wenty years ago, Laura and Sid Havard packed up their life in the UK and set off in a converted bus with their then two-year-old son, Jim, in search of tranquillity and sunshine - arriving in south-west France's Tarn-et-Garonne department, they were smitten.

Today they run the Green Chambre d'Hôte: an organic, eco-friendly B&B and gîte, which nestles in meadows and mixed woodland, not far from the medieval town of Saint-Antonin-Noble-Val; a wildlife haven and a magnet for those eager to experience a slice of The Good Life in France.

"We left England in 1994 and we just wanted to find some space and a better climate," Laura remembers. "It was sheer fluke that we came to this area. It's very beautiful the forests, rivers and gorges are stunning."

As they lingered to explore the department, a friend told them about a hunter's cabin for sale, set in woodland.

"It was a pre-fab - it looked like a 1960s council garage," laughs Laura. "It was 20 square metres but it came with 10 acres of land. We fell in love with it and we bought it. It's just fab here - it's quiet and it's beautiful. Our nearest neighbours are 750 metres in any direction and because it's in a zone of non-construction, we can never have any neighbours nearer than them."

Initially, they were not even sure they would be able to build on the site, but they loved it so much they decided that if they couldn't get planning permission, they would keep it for holidays.

"In the end we were really lucky because the previous owner had been paying *taxe d'habitation* on it, and because of that, they couldn't refuse us the planning permission."

The plan right from the beginning was to create an organic, eco-friendly, sustainable home in France for themselves and their son, and to this end, they started small and have gradually expanded; taking 10 years to design and build what is now a light, airy and spacious family home and business, which is warm and welcoming in winter and cool and serene in summer.

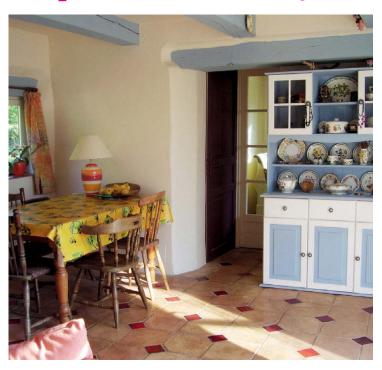
"We built it in stages," says Laura. "Initially we applied for planning permission for just 20 square metres. We didn't think we'd get it but we did. It was really meant to be. We then did four extensions over the years making it bigger bit by bit until we are where we are now."

And when they say they designed and built it, that's exactly what they mean.

These pages, clockwise from left: the light and airy living space at the Green Chambre d'Hôte; Laura and Sid Havard with son Jim and his girlfriend Lisa; the exterior of the property; details of the interior



"We fell in love with it and we bought it. It's just fab here it's quiet and it's beautiful"





These pages:

the couple started the garden from scratch, and now enjoy offering organic fruit and vegetables to their family and guests "We designed it ourselves and we built it all ourselves too," says Laura. "We weren't builders, but we learnt the hard way. Sid did the electrics and the plumbing, which was brilliant. I did all the block laying, Sid did all the carpentry, all the roofs; and we just did it a little bit at a time."

The staged construction process was the key to their success, giving them time to re-energise in between builds and gear themselves up for each next step, until at last the finishing line was in sight.

"It's funny but over the years you forget all the blood, sweat and tears that went into it and I look at it now and think how on earth did that get here," says Laura. "It's a lovely space. It's got masses of insulation, so it's very warm in the winter and it's cool in the summer, and because we did it a bit at a time, we were able to get masses of reclaimed materials and take our time to perfect it. We picked up lovely old tiles and a lot of the timber in the A-frames and the ceilings is from our own woodland."

This woodland also provides fuel for their wood-burning stove, which they picked up second-hand from homeless charity Emmaüs.

"It heats the whole house," says Laura. "We have recently bought another one to heat the gîte which we use in the colder months of the year. We used to cut all our own firewood, and although we have enough land to be self-sufficient in wood, we decided that as it's incredibly hard work, we'd give ourselves a bit of a break and these days we buy in approx 50% from a local wood yard."

Sustainability has always been their watchword, and so when the power company wanted €63,000 to connect them to the mains, they decided to look for other options.

"We did a lot of research on solar power and started off with a small number of photovoltaic panels and a few batteries," says Laura. "We've built that up over the years, and then last year we added a small wind generator and it's fantastic. Now by 10 o'clock in the morning on a sunny day, we're throwing away electricity."

The organic element of their enterprise has been a lynchpin too, and as luck would have it, their land has never been treated with artificial fertilizers or pesticides.

"The land here has always been organic," says Laura.

"It's been woodland since the 1920s, and prior to that it was used for part-time sheep grazing. It's a perfect base for an organic garden."

And what a stunning garden they have created. Starting from scratch and carving out a sunny clearing among the trees to create space and a view, they have built raised beds for the vegetable garden, constructed two raised ponds

The staged construction process was key to their success, giving them time to re-energise

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green living in tarn-et-garonne





"The garden really was a labour of love," says Laura.

"When we came here, it was just thick woodland; you couldn't see the cabin from the road, we had no view and the trees were thick across the whole property. We cleared for weeks and by the time we'd finished, it was like a bomb site; there was no green, but it was incredible, the seeds must have been in the soil and now we've got so many wildflowers. We've got orchids and honeysuckles and little autumn squill that come up. We didn't put down any grass seed at all; it's totally regenerated by itself.

"We came here and thought that we would garden in an English way, but that didn't work at all because we have very cold winters, very hot summers and it's very dry here in the summer. As a result the garden has been reworked probably half a dozen times so that it works now. The raised beds are essential because we're on bedrock so we've got maybe two inches of soil. To plant anything you need a pickaxe, a big metal spike and a sledge hammer!"

They have five raised beds, which cover a total of 55m and provide them with a wide variety of vegetables and fruit; all kept pest-free by their three friendly ducks.

"We're pretty self-sufficient with the veggie patch," says Laura. "We don't grow potatoes because we haven't got enough room, but we grow a vast amount of veg and we have a big surplus which I bottle, and that keeps us going all year. We've also got lots of fruit. We grow a lot of raspberries, strawberries, blackcurrants, greengages.





"We have lots of asparagus and masses of strawberries. It's great to give people the chance to taste fresh food"

It's a wonderfully productive garden. I make masses of jams and jellies, and I make wine occasionally if I have a really big surplus; and we give a lot away."

Their guests are also beneficiaries of the bountiful garden. All meals are freshly prepared, vegetarian, and organic and use as much produce as possible from the garden, which includes fresh eggs from their chickens.

"I get a real buzz out of it," says Laura. "Doing food for people is really great. Early in the year we have lots of asparagus and masses of strawberries; they feature quite highly when they're in season. It's great to give people the chance to taste fresh food, or just really different food."

Their now-adult son Jim lives in his own cabin on the

waste; you'll get eggs in return. down on air miles

SUSTAINABLE

LAURA'S TIPS

LIVING IN FRANCE:

• Reuse everything you can at home. It's the most effective way to recycle. • Have a vegetable patch and keep a few chickens to recycle any meat-free food

• If you don't grow it yourself, shop at markets to support local producers and cut

- Bottle surplus fruit and vegetables for the winter months; done correctly it will last for years.
- Home-made jams and chutneys are a splendid addition to any table. They're a great way to use surplus produce, or you can buy local produce cheaply when there's a glut and transform it.
- France is blessed with recycling bins; use them properly.
- Homeless charity Emmaüs will collect unwanted furniture or white goods and recycle them. They are also a great place to buy second-hand; they sell everything from clothes to furniture.
- Save water and build a compost loo. We have one for family use, and flush toilets for guests.
- Read the power ratings on everything you buy and search for energy-efficient items. Our fridge is 19 watts and our guest hairdryers only 535 watts. Use low-energy or LED light bulbs.
- Buy organic wine with corks made of real cork not plastic.
- Never buy plastic garden furniture; it's an eco disaster. Buy wooden with an FSC label so it's from sustainably managed forests.
- Recycle, reclaim, reuse, and think green. It doesn't take long before it becomes a sustainable way of thinking.

property with his French girlfriend, Lisa. They have their own garden and, like Sid and Laura, are committed to organic, sustainable living.

Now entering its fifth year, the Green Chambre d'Hôte attracts guests from all over the world and many return year after year; attracted by the eco-friendly ethos found here.

"I think we're hunted out because we're organic and it does appeal to a certain type of person looking for peace and quiet," says Laura. "For us, it's a really good way to meet people. It keeps us busy and people love it, and because we can give pleasure to other people, it makes the work that goes into the place all the more worthwhile." IF www.greenchambredhote.com

This page, from top: delights from the garden; one of the guest bedrooms

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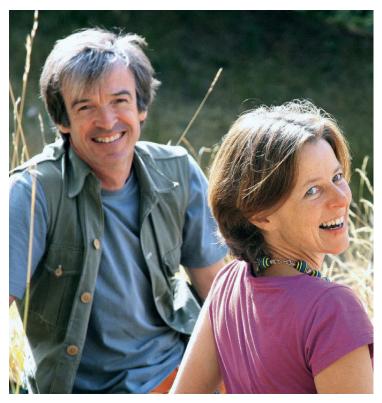


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Starting a walking holiday company has been the perfect way for one expat couple to indulge their love of nature, as well as provide a vital income. **Paul Lamarra** finds out more



alking amid the beautiful green landscape of south-west France is a breathtaking affair. Yet for expats James and Diana Tamlyn (*left*), it's a way of life that allows them to combine both business and pleasure. They have lived in this corner of the

French countryside since 1991, when they put down roots in the Lot department, first renting, and then buying, their farmhouse property Lario - a low-slung traditional, tuffeau-stone construction with a roman tiled roof.

Occupying the highest point in the hilly country to the west of the small market town Montcuq, it offers fine views over the landscape that inspired them to set up their walking holiday company The Walking Party.

Their walking holidays, however, are about more than just appealing countryside. James, 53, and Diana, 52, immerse their clients in every aspect of the landscape and in particular its flora and fauna, its produce, its culture and its distinctive way of life.

In winter, their clients hunt out truffles in the oak woods with trained pigs in timeless fashion, and, having been briefed by James, they also have a go at haggling for the priceless black fungi at the market at Lalbenque. Up against them are the robust truffle hunters whose uncompromising manners concede nothing to modern niceties. This is what James refers to as, "pre-revolution commerce". In summer,

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walking in south-west france









James recites evocative poetry and Diana prepares sumptuous picnics with local produce.

"It is all about *terroir* and *savoir faire*," says James. "We are not just walking off lunch. As we walk, we talk about the landscape, the wine and above all we want to convey the essence of the place."

Fewer than 25 kilometres from the renowned culinary centre of Cahors, their area of France is renowned for deep-red Malbec wines, foie gras, robust *confit de canard* and hearty bean stews made sticky with goose fat.

"Going to the market and buying a fresh goat's cheese, and serving it with a wine from local vineyards and the whole gastronomic side, is definitely one of the best things about living and doing what we do in France," says Diana. "It has changed us completely. In England, we liked our food; here we have just become obsessed with it."

The ethos of their walking holidays is that they should have the intimate feel of time spent with good friends - hence the name The Walking Party.

When they arrived in France in 1991, the UK was in recession and James had just lost his job as an auctioneer at Sotheby's in Cheshire. At the time, they had been poised to put down a deposit on a cottage on the Chirk estate, in Wales, but had been stopped just in time by James's boss,

who knew the auction house was soon to close. It was a bit of bad luck that forced them to consider their options and take seriously the possibility of making their dream of living in France a reality.

They did not, however, set out to start up a walking holiday company, and for the first few years, James sold his own paintings and Diana worked as an estate agent. They both took on gardening jobs, and as well as selling home-made clothes, Diana taught English in local schools and at the chamber of commerce. Nevertheless when their two children came along, Coco in 1993, and Louis in 1995, a more reliable way of making money had to be found.

'The children were a godsend when it came to integrating into the local community, but it was quite tough when they were young," recalls Diana. "There was no heating and Louis would sit at breakfast with a woolly hat on it was so freezing. We were effectively living hand to mouth and with the children, we had to work out a way to make more money."

In 1996, an advert in *Spectator* magazine from a travel company looking for English-speaking locals to deliver exclusive walking holidays, offered the solution.

"It was friends of ours living out here who drew our attention to it, and we were very interested," explains

These pages, clockwise from top left: James leads a group of walkers across the Lot countryside; truffles from Lalbenque; nearby Montcuq on market day; foie gras is enjoyed as a speciality of the area; James and Diana enjoying life in the Lot

"As we walk, we talk about the landscape, the wine and the essence of the place"





SETTING UP YOUR OWN BUSINESS IN FRANCE: DOS AND DON'TS

DO...

- **React to your clients' needs** and retain loyal customers by innovating and offering new products.
- Participate in your community and offer something back such as English lessons you never know when you will need a favour.
- Fully exploit *auto-entrepreneur* status and the associated simplicity and lower social charges.

DON'T...

- Take on take on too much. Employ an accountant and specialists where necessary.
- Rely on English to get by on a daily basis. When dealing with local businesses in remote areas, a grasp of French is essential.
- Try to avoid paying agent's commission (frequently around 25%). Good agents are essential to bringing in new clients from the UK.

James. "Although I am an artist, I am very interested in natural history, and flowers and birds - so it seemed ideal."

At first, the Tamlyns offered two walks, but within two years it was clear that they would have to break out on their own, if they were to earn a sustainable income.

"The company did not want to expand; it had too much control over us and they were just not filling our walks," says James. "We could see the potential but you cannot do much with two walks."

With a good reputation and loyal willing clients, the Tamlyns launched a wine and gourmet walk in conjunction with a master of wine in the French Basque Country. Success followed, and as a result they now offer a total of 10 walks in several countries, including France. Among the most popular walks are the ones where donkeys trek alongside the group and carry the all-important picnic - the couple also plan to break into the special birthday market, and run multi-activity breaks with canoeing and biking.

James believes that if the demand was there, he could run up to 20 different holidays in a season. A travel agency



based in Cahors provides the necessary insurance cover and booking system in return for an agreed percentage of the cost of the holiday.

It was also in 1998, just as they were setting out on their own that they bought Lario, the house they had been renting for six years. "We had no money," laughs James. "It was a crazy, crazy move but we got it cheap!"

The Tamlyns paid £47,000 for Lario and spent around £100,000 raising the level of the roof and refurbishing the inside. For four years the house was uninhabitable in the winters so the family moved out to Kenya - Diana's birthplace - and in the summers the kitchen and bathroom were outside on the terrace.

"We only had a shower and a plumbed washing machine," says Diana. "Our loo, however, had a great view!"

Since renovating the house, they have converted one of the outbuildings into a gîte, which they rent out, and hope to do the same with an old barn, so that in the near future they can also host guests on site.

Despite the renovations, the house remains true to its heritage and is a good fit with the surrounding landscape. The large double-height kitchen and dining area are at the heart of the home. Hung with art of all descriptions and quirky installations, the space sees light flood in on all sides. Occasionally, even in January, they can move from the dining table to the terrace for a coffee with a view.

Preserving the traditional look of the property is important to James and Diana, and they keep a watchful eye on developments that could compromise the landscape their business depends on.

As veteran campaigners, they have mounted successful

These pages, clockwise from top:
Diana at the market;
Montcuq; James
with a walking
group; the couple
enjoy hosting at the
kitchen table of their
property, Lario

IOT TOURISME / I.MC



opposition to high-tension power lines and fracking in the valley, and to ensure that they are always abreast of things, both James and Diana have served on the local council of Sainte-Croix, their nearest village: James for 20 years between 1994 and 2014, and Diana from 2014. With only 87 inhabitants in Sainte-Croix, it is often difficult to find a full complement of eight councillors, but even then the electorate will express its disapproval.

"When I first stood for election to the council, the first ballot paper counted had me crossed off the list, but I went on to secure more votes than some of the locals," James recounts, laughing.

He continues: "Democracy is after all a risky business and you have to have patience, and there is always the chance the other seven will overrule you, but it is better to be forewarned - in a small rural community it is quite important to be in the know."

The Walking Party takes them away from their home, but it is the reason why they are able to continue living in France. Crucially, it also provides a very good reason to continue sampling the local wines and cheeses at the Sunday morning market in Montcuq; looking for the products that will delight their clients.

They have made firm friendships among local producers and stallholders, and when they stop for a *pause-café*, they are regularly embraced and engaged in conversation.

For James and Diana, the secret of almost 25 successful years in a small rural community has been to make a contribution. "It is important to give something back," says Diana. And with such a simple yet effective guiding principle, they'll no doubt be enjoying life walking the Lot countryside for many years to come.

www.thewalkingparty.co.uk

"We had no money," laughs James. "It was a crazy, crazy move but we got it cheap!"

WHY BUY IN THE LOT?

The Lot department is within easy reach of airports at Toulouse and Bergerac, which guarantee a range of year-round flights.

In the summer, Lot is hot and average temperatures hover around 30°C. In the winter, it can be surprisingly cold with the mercury dipping to around 2°C. Rainfall is just enough to keep the countryside looking green.

The Lot is next door to
Dordogne and is very popular with
British buyers. The average property
price is €350,000 – expect to pay
€160,000 for a modest
two-bedroom stone property in
reasonable order.

This is Malbec country and you will be positively drowning in the

deep-red and tannic wines it produces. With such robust wines, it is little wonder that strongly flavoured dishes predominate.

Food-wise, the area is also renowned for its *confit de canard* and foie gras, while the local cheese is a soft creamy goat's cheese from Rocamadour. Nuts and plums feature heavily in desserts.

The main attractions in the Lot are the medieval city of Cahors and its incredible fortified bridge, the Pont Valentré. The rock-perched, pilgrimage centre of Rocamadour is a highlight on the Way of Saint James. There are also six Plus Beaux Villages de France in Lot, including Saint-Cirq-Lapopie – voted France's favourite village in 2012.

À LA MAISON

This month: How one couple transformed a 19th-century château into a luxury B&B; try a recipe for *tarte aux abricots;* wines to match and gardening in France



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KINGS OF THE CASTLE

A grand château in Brittany captured Siebren and John Demandt-Boon's hearts and they have worked hard to transform it into a luxury, stylish *chambres d'hôtes*.

Emma Rawle finds out more

oving from a city-centre apartment in Amsterdam to a grand château with 15 acres of land in the heart of Brittany was certainly a big leap into the unknown for Dutch couple Siebren and John Demandt-Boon, but it has proven to be one of the best decisions that they have ever made.

In 2001, Siebren and John had reached a point in their lives when they needed a change. They lived in Amsterdam; John was an antiques dealer and Siebren was a marketing director at a retail company, but they were growing tired of the pace of city living and were yearning for a bit more space and freedom.

France seemed the obvious choice for the couple, who had been holidaying there, both

As chance would have it, the château was put on the market four months later, but enquiries revealed it was far out of their price range. Nonetheless, the idea had taken hold, and after much research on the internet, the couple drew up a list of 11 châteaux for sale in western France and embarked upon a property-viewing trip.

Starting in Normandy and working their way down to Dordogne, Siebren and John visited all 11 châteaux, but it turned out to be the second one that stole their hearts – a grand 19th-century château in Ille-et-Vilaine. However, they weren't about to rush into anything, as Château des Tesnières was in an area of Brittany



do, not wanting to rush into such a life-changing decision, but they eventually decided to go for it – to buy the château, move to France full-time and set up a B&B, but not to sell their Amsterdam property for a couple of years so they had a safety net to fall back on if things didn't go to plan. Luckily they didn't need their safety net, and in 2006 they sold their Amsterdam house.

Built in the 1850s, Château des Tesnières was the summer home of a noble family until the 1970s when it was bought by a Parisian couple. They had renovated part of the property, adding in 20th-century comforts, so when Siebren and John bought it in 2002, it was in a habitable condition but not suited to their needs.

Although the décor was not to their taste, the couple didn't begin renovations immediately, as Siebren explains: "We moved in at the beginning of 2003, but we decided to do nothing for several months because we wanted to get to know the building and really understand what to do with it. We spent the summer discussing plans for the château – what we were going to do with it; how many guest rooms; where we were going to start; who we were going to hire and so on.

"We started renovations in September 2003, and we began with the top floor of the building, which was for the servants before the war," explains Siebren. "It hadn't been touched since and we decided to create four guest bedrooms and bathrooms. Afterwards, we moved onto the first floor and then the ground floor, although we didn't touch our private apartment for a few

It was the second one that stole their hearts – a 19th-century château in Ille-et-Vilaine

together and separately, for many years.

"We have friends who had a holiday home in Normandy and we visited them maybe twice a year," explains Siebren. "We always felt very much at ease, and we thought to ourselves: why aren't we buying a holiday home in France? It isn't too far away from Amsterdam and we really love the country."

They set their sights high when a stay in a Normandy château 14 years ago sowed the seeds of an idea that they just weren't able to get out of their heads. "We stayed in a château which was set up as a B&B and it was such a beautiful building. We said to each other: if this is ever on the market we are going to buy it. It was just a feeling we had," remembers Siebren.

they didn't know very well. An exploration of the surroundings revealed that it was a great spot – five minutes from the medieval town of Vitré, seven and a half hours from Amsterdam, an hour to the coast and ferry ports and three and a half hours from Paris.

"Then we realised for the first time that if we were to buy something like this, it would really change our life," says Siebren. "Initially, we wanted a holiday home and to spend six months in Amsterdam and six months in France, but we realised if you buy a big property like this, you can't just leave it for half of the year. And it would be ridiculous to have a big house like this for just two people and a dog!"

The couple took their time deciding what to

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"I would call it a classical style but with a modern twist"

years. It was important to do the part that we could make money from to start with."

This wasn't their first renovation project, as a few years earlier in Amsterdam, they had converted a property into apartments for foreign businessmen. Drawing on this experience and their backgrounds in antique furniture and interior design, they designed the entire renovation themselves, planning where each room would go and how it would look, and employed local painters, plumbers and electricians to carry out the work. Although more expensive than doing the renovations themselves, this meant the guest rooms were completed within a few months and they could begin to make money from their château.

"Our first guests arrived in March 2004," remembers Siebren. "It was quite fast and we only had three finished rooms by then. We did the fourth guest room that year and then in 2006, we did our own place in the building and the kitchen, and we started to do something about the garden."

The couple have kept all of the original features of the château – the parquet floors, the chimneys, the doors, the panelling – and added to them to create a stylish home, although they find it difficult to describe the décor.

"You can't say it's typical Louis XV or Louis XVI; it's really a mix of anything we like ourselves,"

says Siebren. "There's a lot of classical furniture and pieces of art but we also have a lot of modern things – modern comforts in the bathrooms and things like that. That's why I find it so difficult to describe! I would call it a classical style but with a modern twist."

Siebren and John brought a lot of the furniture with them from Amsterdam but they have supplemented it with interesting pieces picked up at auctions, online and at the local *brocante* flea markets.

"When we bought the château it was empty," says Siebren. "There wasn't anything here so we had to buy everything: all the lamps and the carpets and things. It's a big house so that was a lot of work, but that's the fun part of it! We're still looking for interesting pieces. Several years ago in an auction we found a 17th-century Italian stipo which is a kind of cabinet. It's now in the dining room and we love it. There's also a four-poster bed in the Suite du Comte guest room, which we found at the puces - a big antiques market held twice a year in Rouen. We find guite a bit there. We also have Dutch Oueen Anne chairs in the dining room, which we find really beautiful – we already had them in Amsterdam"

Although, the château renovation was completed in 2006, the couple keep revisiting rooms and are still changing things. Only a few

weeks ago, they restored a parquet floor that they found under the carpet in one of the rooms. "We look in each room once in a while and think: does this need something new? Last year, we renovated the rooms on the top floor again, but it's just redecoration. We are still buying things and changing the interior. It's an ongoing process; it never ends!"

Siebren and John have thoroughly embraced their new lifestyle in Brittany and, although they still visit Holland several times a year, they couldn't imagine leaving France. "We'll never go back to Holland on a permanent basis because we've got so used to it here – the freedom, the space. French country life is really great – the food is nice, the climate is nice, and we've made a lot of friends over here. And through the B&B we've met people from all over the world we otherwise wouldn't have met. We've even had quests that became friends."

It's clear to see that Siebren and John have enjoyed every minute of their renovation project. They are proud to share their stylish château with friends and guests, and are planning to continue to do so for many years to come.

www.chateau-des-tesnieres.com

Siebren and John are offering a 20% discount to Living France readers booking two nights or more at Château des Tesnières – simply quote 'Living France' when making your reservation.

These pages: Siebren and John have successfully married classic and contemporary pieces to create their own unique style in the château

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Flavours of France

TARTE AUX ABRICOTS

Bring a summer lunch to a spectacular end with this tempting tart and choose from three perfect wines to match



BISTRO CLASSICS

Serves 8

I have made this in a 12x32cm rectangular tart tin, but you could also use a 23cm round tin.

- 1 x 280g packet shortcrust pastry
- 100a unsalted hutter
- 100g caster suga
- 2 eggs, lightly beaten
- 1 tsp vanilla extract
- 100g ground almonds
- 12 medium-sized fresh apricots, halved and stoned

1 Preheat the oven to $200^{\circ}\text{C}/180^{\circ}\text{C}$ fan. Place a baking sheet on the middle shelf to get hot (this will help crisp up the base of the tart). Unroll the pastry and fold in half and then in quarters. Roll out on a lightly floured surface to form a rectangle a little larger than a $12\times32\text{cm}$ fluted tart tin. Press well into the base and sides allowing a little pastry to hang over the edges. Prick the

base with a fork and chill for a further 20 minutes.

- 2 Place a sheet of baking paper in the pastry-lined tin and fill with baking beans, then bake for 15 minutes until the edges of the pastry are golden brown. Remove the baking paper and beans, and leave the pastry shell to cool. Once cooled, use a small sharp knife to trim the overhanging pastry so it is flush with the edges of the tin.
- 3 Place the butter and sugar in a food processor and blend until smooth, then add in the eggs, vanilla and ground almonds, and blend until evenly combined. Spoon the mixture into the pastry shell, and press the apricot halves well down into top. Transfer to the oven and bake for 40 minutes until firm and golden (cover with foil if the pastry starts to get too dark).
- **4** Remove from the oven and allow the tart to cool for 30 minutes or so. Serve at room temperature with a little fresh cream.

THIS MONTH: *Tarte aux abricots*

Louise Pickford prepares the perfect summer dessert

an there be a more beautiful fruit than the apricot? Not only do they look striking with their pink blush, they feel as soft and sensuous as velvet. In fact, throughout its history, the apricot has inspired many people, including artists such as Cézanne and the leading art critic of Victorian England, John Ruskin, who wrote of the fruit, "shining in a sweet brightness of golden velvet". However, it is important to note that the pinkish-red bloom on an apricot is a sign that the fruit is not yet fully ripe - not perhaps so good for eating fresh, but actually rather perfect for a tart.

The apricot is a member of the rose family and is related to plums, peaches and cherries. Thought to have originated in China where it has been cultivated for more than two thousand years, its popularity gradually spread and apricots are now grown commercially across the globe including in France. In fact, France is said to be the world's fifth largest producer of apricots, which grow in abundance in the temperate climate found in the south-east corner of the

In among an array of jewel-like pastries was perhaps the most luscious of all, with goldentipped apricots atop a thin pastry base

country including Rhône-Alpes and Provence, and into Languedoc-Roussillon.

Like the fruit itself, recipes for apricots are plentiful, including, of course, tarte aux abricots. Traditionally this dessert included the use of the stones, which were crushed and scattered over the pastry base along with ground almonds, adding an extra intensity and slightly bitter almond flavour.

My favourite type of tart has a layer of frangipane - a nutty cream-like paste made with sugar, eggs and ground almonds - but you will find many variations of this around France. Some are cooked in a custard base, while others are simply arranged over ground almonds on a puff pastry round and baked until golden. The base can also be a sweetened bread dough, where the tips of the fruit are lightly charred, before then being glazed with homemade apricot jam.

I'll never forget my first trip to Paris, staring through the window of an elegant pâtisserie in the Marais. In among an array of jewel-like pastries was perhaps the must luscious of all, a tarte aux abricots with golden tipped apricots atop a thin pastry base, set out in concentric circles and glossed with a jam glaze - simply heavenly. I hope you equally enjoy this tarte aux abricots recipe, and wish you a very bon appétit for the month of August.



Louise Pickford is a food writer and stylist with more than 25 cookbooks to her name. She lives in Charente with her food and lifestyle photographer husband Ian Wallace.

ON THE MENU NEXT MONTH...



What to drink...

Matt Walls suggests three wines to savour with tarte aux abricots



Château Raymond-Lafon 2008 (£22, The Wine Society)

This traditional French dessert is so versatile when it comes to matching with wine that it opens up a dizzying range of drinking possibilities. Most major wine regions offer something sweet that would work: Chenin Blanc from the Loire, Muscat from Languedoc-Roussillon, Pinot Gris from Alsace,

even sweet champagne. But for me there is no better match than Sauternes, the most regal of all French sweet whites.

The Sauternes area is found some 30km south-east of the city of Bordeaux on the River Garonne. Château Raymond Lafon is a small but quality-minded estate situated near the Château d'Yguem, unquestionably the greatest Sauternes estate of all.

Full and rich but balanced with a crackle of acidity, this is a vibrant example with aromas of apricot and beeswax.



Château Suduiraut 'Castelnau de Suduiraut' 2008 (£16 for 37 5cl Oddhins)

Most Sauternes are a blend of aromatic Sauvignon Blanc and rich Sémillon grapes, sometimes with a splash of musky Muscadelle. The misty vineyards are prone to developing a benevolent fungus called noble rot, which concentrates the natural flavours and sugars of the grapes. The

wines are usually aged in new oak barrels, which adds further complex layers of honeycomb and toasted nuts that marry perfectly with this dessert.

Although this is Château Suduiraut's 'second wine' in their range, the quality is still high, as

you'd expect from one of the best estates in Sauternes. It's full, lush and

luxurious with

long-lasting

flavours of honey,

stone fruit and

barley sugar.

Matt Walls writes about wine, runs tastings and works with restaurants to create wine lists. He blogs at www.mattwalls.co.uk



Château Laville 2009 (£17.00 for 37.5cl, winetrust100.co.uk)

Vintages can make a big difference in Bordeaux, and 2009 was a particularly good one for Sauternes. It was a hot, dry year with an abundance of noble rot that resulted in particularly rich, concentrated wines.

Château Laville is a small historic 19th-century property, and although it rarely receives the attention of some

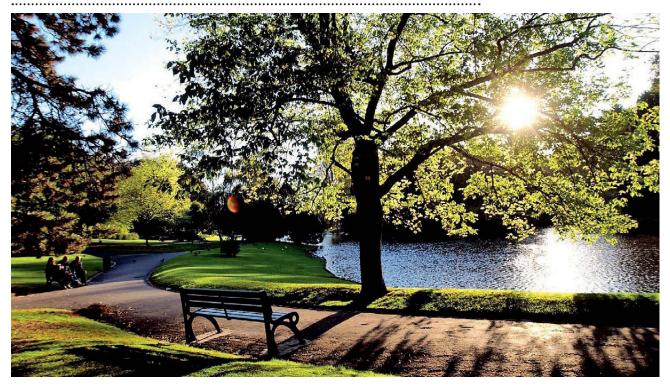
of the bigger names, the wines can be exceptionally good. The current owner, Jean-Christophe Barbe, certainly knows how to get the best from the magical fungus; it's his area of expertise as Professor of Oenology at the University of Bordeaux.

His 2009 vintage is intense and viscous, with powerful yet defined flavours of Seville orange marmalade, apricot jam and vanilla pod. It's extravagantly enjoyable, with a long toasty finish. Serve this alongside a home-made tarte aux abricots, and you'll have some very happy guests indeed.

and tweets @mattwallswine.

Avant gardening

The Parc de Barbieux is considered one of northern France's finest urban parks, says *Sue Bradley*, who this month also picks green beans in the garden



n abandoned engineering project is the unlikely origin of one of the largest urban parks in France. Yet from the ashes of a failed canal scheme has come a 34-hectare public space filled with trees, picturesque stretches of water and footpaths perfect for strolling.

The Parc de Barbieux lies in the heart of Roubaix, a suburb of Lille in the north of France, and is also known by its nickname: *Le Beau Jardin* ('The Beautiful Garden').

Its origins lie in an ambitious 19th-century plan to build a canal linking the Rivers Deûle and Scheldt to benefit the area's textile industry. The project included the creation of an underground section of waterway at the Croix Mountain, the building of which was subsequently abandoned due to

insurmountable technical difficulties, which meant that the land hollowed out for the Barbieux section was left redundant.

A scheme to turn the site into a park was drawn up by the celebrated landscape architect Jean-Pierre Barillet-Deschamps during the early 1860s, and in 1866 the land was declared an area of public utility.

Work to create the rivers, ponds, waterfalls and rockeries for the 'extraordinary garden' envisioned by the designer was taken forward by his deputy Georges Aumont from 1878 and continued for several years.

Today the The Parc de Barbieux stretches for more than 1.5 kilometres and is noted for its collection of trees, which includes some 60 different species ranging from bald cypresses (*Taxodium distichum*) from the United States to *Ginkgo biloba* and the cork

tree (*Phellodendron amurense*) from China. These woodland areas are alternated with lawns and floral areas planted with annuals, perennials and bulbs.

The area is frequented by many species of birds, including mallard ducks, swans and moorhens that breed in refuge areas such as islands in the middle of the ponds.

For the people of Roubaix and visitors to the town, the park is a popular place to walk, run and relax, and offers opportunities for canoeing, pedal boating and playing mini golf. It also has a restaurant, aptly called Le Beau Jardin, which offers extensive views of the park from its terrace.

Classified a Jardin Remarquable in 2010, the park is free to enter and open year-round. www.ville-roubaix.fr/loisirs/le-plein -air-en-ville

THINGS TO DO IN THE GARDEN THIS MONTH

Watering is incredibly important in August, especially during long, hot dry spells. Plants growing in containers, especially

hanging baskets, are in particular need of regular top-ups. Also keep an eye on pond levels and water features. Harvest crops as and when they are ready. Pick fruit and vegetables at their peak, rather than when old and less tasty.

Cut out old raspberry canes that have finished fruiting and pot up any strawberry runners that have rooted. Deadhead spent
flowers regularly in
order to clear out the
garden, and to encourage

In season

GREEN BEANS

Green beans, also known as French beans or *haricots verts*, are a popular summer vegetable on both sides of the Channel.

They are rich in nutrients, particularly vitamin A, and can be boiled, steamed, stir-fried or roasted. They are delicious in salads, cooked with tomatoes or simply served hot with butter;

Some green beans, such as 'Cobra' and 'Golden Gate' are grown as climbing plants and require supports, while several varieties, including 'Delinel', 'Purple Teepee' and the quick-maturing 'Speedy' are dwarf, or bush, types that grow close to the ground.

Green beans should be planted in April and May, taking care to protect young plants until the frost danger has passed.

Make sure to water beans well during periods of dry weather, and watch closely for signs of greenfly, which suck the sap of the plants and excrete a substance that can encourage the growth of black moulds.

Other pests to watch out for include slugs and snails, which enjoy nibbling young plants, and bean-eating birds.

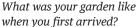
Harvest green beans from July to October, picking the pods when they are around 10cm long and come away from the plant with a snap. Continued picking means the plants will carry on cropping for longer.





My French garden

Miranda Bell and her husband Graeme moved from Bristol to a village near Dinan in Brittany in 2003. They live in a traditional Breton longère with their dog, two cats and plenty of wildlife in the garden which Miranda shares on her blog



I was delighted to have a much bigger area but we didn't realise until we went to sign for the house that it came with a large parcel of woodland and a stream on the boundary – 1.5 acres in all! The house had been vacant for several years, so the garden was a mass of brambles, ivy, nettles and weeds. You couldn't even walk through the woodland as it was totally overgrown! There was

evidence of a few plants and shrubs here and there, but certainly nothing worth getting excited about.

How have you developed it?

I was determined to work with

what we had to recreate something of what had originally been there. Now, in the spring there are primroses, lily of the valley and tulips, and I have added a number of plants, trees and shrubs. I have also developed a vegetable and fruit garden. The garden has many wild areas, as well as those that are a bit more organised. As it had been left to fend for itself for about seven years, it had created its own ecosystem. I

have barely had to use pesticides, as we have a garden full of wildlife.

> What grows well in your area of France?

We have wonderful

soil which is slightly acidic, and a good mix of clay and loam, so most things we grow do very well. Roses seem to thrive in the largely south-facing garden, as well as azaleas and camelias. We have a very sheltered garden so anything from asters, echinops, iris, hellebores and the wide variety of perennial geraniums seem to thrive too.

What tips would you give to someone with a garden in your area?

Try to avoid using too many chemical pesticides and weed killers in the garden, and carefully consider the effect that this has on the wildlife around you – if you look after them, they will most definitely look after your garden!

What do you enjoy most about the garden?

I love walking around in the



morning with a mug of coffee discovering what has appeared since the previous day, and going out at dusk to look for hedgehogs and owls. We were lucky enough to have baby tawny owls last summer – to see them during the day as well as in the evening was an amazing experience.

www.jardinmiranda.com

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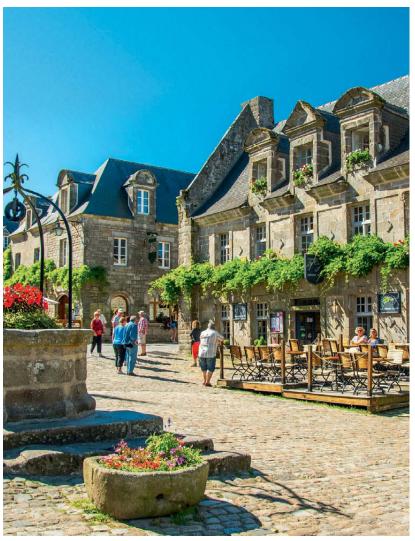
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Property **news**

Whether you're planning your move to France, or are already living there, we bring you the latest from the world of French property



NEWS IN BRIEF



Fancy owning a slice of history, and have a spare €2.8 million? Then you could be in luck, as Fort Queyras, a listed historic monument and fortified by Vauban in the 17th century, is for sale. You'll need a head for heights though – the property is situated high on a hill in the Parc Naturel Régional du Queyras in Hautes-Alpes. The fort is currently listed for sale on Le Bon Coin website for the asking price of €2.8 million.

www.leboncoin.fr

It seems the Chinese love of French wine now extends to a love of France too. China became the top export market for Bordeaux wine in 2014, buying 60 million bottles. Chinese investors have also been steadily buying vineyards in Bordeaux over the past six years, now owning more than 100 – representing 1.5% of the area's vineyards.

The time to buy

significant split is emerging in the French property market between domestic and overseas buyers. While property prices are falling and the domestic market is struggling, there has been an increase in demand from overseas buyers looking to take advantage of the current favourable conditions.

Official figures released by the Notaires de France organisation (reported in the June 2015 edition of *Living France*) estimated the number of transactions in 2014 to be 700,000 - a drop of 3% compared to 2013 - and revealed that prices fell by 2.4% and 2.5% for

houses and apartments respectively in 2014.

In a recent report, FNAIM (Fédération Nationale de l'Immobilier), France's National Federation of Estate Agents, predicts that property prices will fall by 2-3% this year, to return to 2007 levels. The FNAIM president, Jean-François Buet, is urging the French government not to interfere in this "fragile market", in particular with new restrictions on credit, rent or work obligations.

In contrast to this, estate agents Leggett Immobilier are reporting a 40% increase in sales in the first three months of 2015 and an even bigger spike in viewings following the UK election result in May. "It's clear that a Conservative majority has given confidence to UK buyers who see the triple whammy of low prices, cheap financing and a weak euro as an exceptional opportunity," says Trevor Leggett, chairman of Leggett Immobilier. "Add in the fact that prices have dropped in recent years and that you can get a fixed rate mortgage for around 2.55% with an 80% loan to value, and our view is that these are 'once a decade' buying conditions."

www.notaires.fr www.fnaim.fr www.leggettfrance.com

completefrance.com

Right to vote

The new Conservative government has pledged to scrap the 15-year limit imposed on expats wishing to vote in UK elections; however, this won't come into effect in time for the EU referendum. Currently, British citizens who live overseas lose their right to vote in UK and European parliamentary elections after they have lived abroad for more than 15 years. The Votes for Life Bill was announced in the Queen's Speech in May and pledges to scrap this limit, meaning Brits living abroad can continue to vote in UK elections. However, a spokesman for the government stated that this would not affect the EU referendum due to be held in the UK by the end of 2017, which will operate under the current rules. The statement has caused consternation among many expats living in the EU who are concerned about the impact on their lives, should Britain leave the EU.



FRANCE PROPERTY SHOP

Peter Alias, of Allez-Français, has chosen this 14th-century château near Vovant in rural Vendée in Poitou-Charentes as his property pick this month. On the market for €682,500, the château is full of character boasting a stone spiral staircase, exposed stone walls and a suit of armour in the guard room which is included in the sale. There are four double bedrooms, three bathrooms, a new oak kitchen and a swimming pool in the grounds. There is a stable block which has planning permission to convert into a three-bedroom gîte. All of the contents are included in the sale. www.allez-francais.com



CURRENCY NEWS

The financial forecast for the summer months ahead



Phil Ryan, senior FX dealer at Currencies Direct, highlights the financial trends for this month

Now that the UK has a majority government following the General Election, the movement across sterling pairs that we saw before the big day in May has settled in recent weeks. The pound regained momentum in the immediate aftermath of David Cameron returning to Number 10, and is now flirting with the key psychological level of 1.40.

We expect further appreciation over the coming quiet summer months, as the ECB (European Central Bank) continues with the quantitative easing programme designed to inject billions into the Eurozone's economies.

In the longer term, the 'Brexit' factor will play on investors' minds and hurt the pound's progress. Already, rating agency Standard & Poor's has cast doubt on Britain's ability to maintain its top-notch credit rating in light of the decision to hold a referendum on EU membership.

Standard & Poor's has let the UK keep its triple-A rating for now, but has downgraded its outlook from 'stable' to 'negative'. Additionally, the rating agency says that the probability of a UK downgrade in the next two years is at least one in three.

Anxiety is turning to panic as a Greek default becomes a distinct possibility (despite assurances from Greece's current finance minister Yanis Varoufakis). Talks between Athens and its creditors collapsed when negotiators were unable to reach any agreement on pension reforms, budget targets and tax rates.

As a result, there are rumours that Eurozone officials are now looking at what will happen if Greece defaults on its loans when the bailout programme ends at the close of June. Greece owes around €1.6 billion to the International Monetary Fund.

The idea of Greece abandoning the euro panics the EU because of the message it would send to the markets at large: it's possible for any nation to abandon the euro, at any time. And that makes the euro a decidedly less attractive proposition to investors than it was when it was the go-to currency for Europe... leaving sterling as the logical alternative.

www.currenciesdirect.com

GBP to EUR



Three of a kind

With French vineyards becoming increasingly popular with buyers (see page 60), *Emma Rawle* picks three properties with their own vines



Charente, Poitou-Charentes

If a having a whole vineyard sounds like hard work, then this property near Montbron with just enough vines for a few bottles of your own wine might work better for you. The property sits in an elevated position in a peaceful location in the Charente countryside, with beautiful views and 4.5 acres of land. There are five bedrooms, including three on the first floor with French windows opening onto the terrace and two in the converted attic, as well as a living room, dining room and kitchen. In the basement there is a games room, storage room and a wine cellar to keep your home-made vintage cool. www.allez-francais.com

Gironde, Aquitaine

In the heart of Bordeaux wine country, this restored property sits in three acres of land including your own vineyards. The house is full of character with wooden beams, exposed stone walls and the original wine cellar. There are five bedrooms, two bathrooms, an open-plan kitchen/living area with a wood-burner and two further reception rooms, along with a study and utility room. As well as vines, the garden has mature trees and shrubs, lawn and a 9x4m swimming pool. The property is near a small village with amenities and only 65 kilometres from Bordeaux.

www.leggettfrance.com



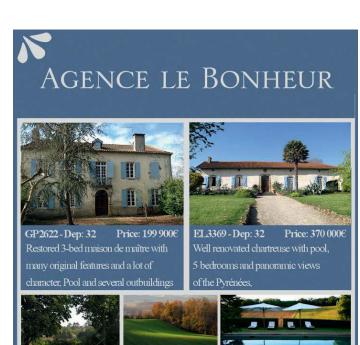


Indre-et-Loire, Centre

This 19th-century property is near the famous Château de Chenonceau in the Loire Valley and boasts grounds of two hectares including a vineyard producing red, white and rosé wines. There is a main house and two one-bedroom gîtes which would make good holiday lets given the property's location. The main house has six bedrooms, a double-aspect living room, a billiard room, library, spacious kitchen and dining room, with plenty of character, including feature fireplaces and parquet flooring, although some improvements are needed. The grounds include a solar-heated pool, vegetable garden and room for pressing wine.

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Ask the **experts**

Whether you're planning your move to France, or are already living there, our panel of professionals aims to keep you fully informed with the best advice for every eventuality

HAPPY LETTINGS

I'm planning to start letting out my house in France, but I'm worried about guests damaging my property. What measures can I take to prevent this?

This is a common concern, although in my experience, complaints from owners about inappropriate guest behaviour or serious damage to a holiday rental property are rare. Perhaps that says something about people who choose France for their holidays! But, you ask what you can actively do to avoid problems, so I suggest these practical measures to help ensure that guests leave the property as they found it:

- Request a refundable deposit. Make it standard practice to ask for a refundable deposit to cover any accidental damage owners often set this as a percentage of weekly rent. Return the funds due to the guest promptly after their stay.
- Make personal contact with guests when they enquire, and aim to form a relationship if they book. Already the business exchange is then more personal and visitors become engaged in caring for the property. Be enthusiastic and give them tips on enjoying the property's best points.
- Think about extra touches. Show that you care by making the property look attractive and guests will respond by taking care of everything. Emphasise this by adding personal touches like local wine in the fridge, garden flowers on the table, a good coffeemaker in the kitchen, soap in the bathroom

and a clock in the bedroom, for example.

- Consider an efficient local manager. Choose a person, or company, to hold your keys, clean and respond to emergencies, who is loyal, trustworthy and reliable, and who is both personable and professional. Make sure they stay in easy communication with you, and that they will be friendly to guests but also efficient in handling any problems.
- Make friendly suggestions. Leave one folder in the house with practical details, and then another folder with local information. Make your notes friendly and helpful with polite requests and personal suggestions. GLYNIS SHAW

SELLING A MOBILE HOME

My friend has been widowed unexpectedly, and would like to sell her mobile home in France. She and her late husband were both shown as owners on the original purchase document for the mobile home, but the company they bought from appears to have always used the male partner as recipient of all bills and accounts. She is concerned that there may be some clause in French inheritance law that will affect her selling the mobile home, as she is now the only surviving owner. There are no children or step-children eligible for any inheritance, and her immediate next of kin are her sister and brother-in-law, Additionally, can you tell us whether a mobile home in France is classed as property, with regards to inheritance law? She wants to be prepared for any obstacles that may be thrown her way. **ALAN STOKES**

A mobile home is generally treated in France as a moveable asset. However, questions may arise as to the spot on which the mobile home is situated: this might be owned absolutely by the couple. Alternatively (as is more probably the case) the couple may have owned a share in a company that runs the site, there being a right of occupation to a specific pitch which was attached to that share.

Either way, it is likely that further administrative steps would have to be taken before your friend would be able to sell: whatever was held in her late husband's



The experts



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www.kentingtons.com



name would need to be transferred into hers. It is possible that all such steps would be addressed at the same time. In practice, the first thing she should do is speak to the camp administration, who may be able to assist both in explaining how to deal with the succession process, if necessary, and possibly the sale. Otherwise, speaking to specialist solicitors would be the next step.

MATTHEW CAMERON

WHERE WILL WE BE TAXED?

We currently have a restoration project in France (made up of a house and small potential gîte), which has been ongoing since 2004. As it's nearing completion, we are considering relocating to France and renting out our English property.

Can you tell us please how this would affect our tax/worldwide wealth, and what the implications are? We are in our late 50s and not in receipt of pensions (personal or government) yet. We own both the French and the English properties. We are still to make our

wills, but are not sure which country would be deemed as statutory legal inheritance if we choose this step. SARA MELLOR

This is a detailed matter; in our reports relating to the implications of moving to France, we normally cover 60 pages, but I'll do my best with the limited space and information available!

Firstly, as French residents, you will be assessable for tax on your worldwide assets and income, with everything you have being declared in France, whether directly taxable or not.

How and where your UK income will be taxed is according to the UK/France double tax treaty, so you cannot choose where you declare and pay. Your UK rental income will be assessed and taxed in the UK, but must also be declared in France, where you will receive a credit. The same will apply to a civil service pension. Personal and state pensions are assessable only in France, and you will need to complete the appropriate HMRC

Show that you care by making the property look attractive and guests will respond by taking care of everything

paperwork in the UK to stop UK tax being taken at source.

With regard to inheritance, it is difficult to shed your UK domicile, but one quick way is to move to France. This is because there is a succession treaty between the UK and France, meaning that you are French domicile from the day of arrival.

Under the treaty, only UK property is dealt with under UK rules. Just to complicate matters, there is a new EU law coming into force as from 17 August 2015. This will, if it works as foreseen, allow you to select the country of your citizenship and have your estate managed under the succession rules of that country. The UK has no succession law, so you can leave your assets to whomever you wish.

Note that French inheritance tax is still applicable, as before, because the new EU law does nothing to place tax under UK rules, only succession law. French inheritance tax can be up to 60%, so some careful planning is likely to be required before moving.

This article is for general information purposes only and does not constitute legal or other professional advice. We would advise you to seek professional advice before acting on it.

DO YOU HAVE A QUESTION TO PUT TO OUR PANEL OF EXPERTS? Email us at editorial@livingfrance.com



Making sure you have all your financial ducks in a row is important both before and after your move to France, says *Rob Kay*

f you are moving from the UK to France, you will already have a long list of things you need to do before leaving Britain and crossing the Channel, but do not neglect to deal with the financial and tax side of things. First and foremost, you should inform the relevant UK tax authorities of your departure, and also inform the French tax authorities of your intention to live permanently in France.

BEFORE LEAVING THE UK: A TO-DO LIST

☐ Inform HMRC (HM Revenue & Customs) of your likely departure date from the UK. Although this is not a mandatory step, it is recommended, as it indicates to HMRC your likely residence status after you leave the UK. In most cases, this means that you can be treated as UK non-resident from the date of your departure. To do this you will have to obtain and fill in a Form P85 from your local tax office, or download one from the HMRC website (www.hmrc.qov.uk).

□ **Submit a Form R105**. If you retain any UK bank accounts, the bank interest will only be taxable in France. To receive your UK bank interest gross, you can submit a Form R105 to your bank or building society. Not all banks will pay interest gross, and it usually depends on the type of account you have. Form R105 can also be downloaded from the HMRC website at www.hmrc.gov.uk/forms/r105.pdf.

☐ Submit a Form NRL1i. Should you have any continuing UK rental income when you are in France, you can usually arrange for it to be paid gross to you. You can do this by submitting Form NRL1i to HMRC, which can be done online at www.hmrc.gov.uk/cnr/nrl1.pdf.

☐ **Put your pension(s) in order**. Any UK government service pensions will remain

taxable in the UK and will not be directly taxed in France (though the income is taken into account for the purposes of determining the rate of tax payable on other French source income). UK state retirement pension is always paid gross, so you will declare it and pay tax on it in France. For personal pensions and any non-government source occupational pensions, UK pension providers will continue to deduct UK tax at source until HMRC are satisfied that you are French tax resident. They will then advise the provider to pay the income to you gross and make a repayment of any UK tax deducted at source.

To arrange this, you should obtain Form France/Individual from HMRC at www.hmrc.gov. uk/cnr/france-individual.pdf. The form comes in two identical parts (French and English) and you submit it to your local French tax office – usually with your first tax return – who stamp it to confirm you are French tax resident, and that the income is taxable in France. They then send the English part to HMRC.

You need to let your pension providers, including the DWP (Department for Work & Pensions), know of your new address and make arrangements for any change in where the pension is to be paid, i.e. bank account. UK state pension can also be paid directly into your French bank account.

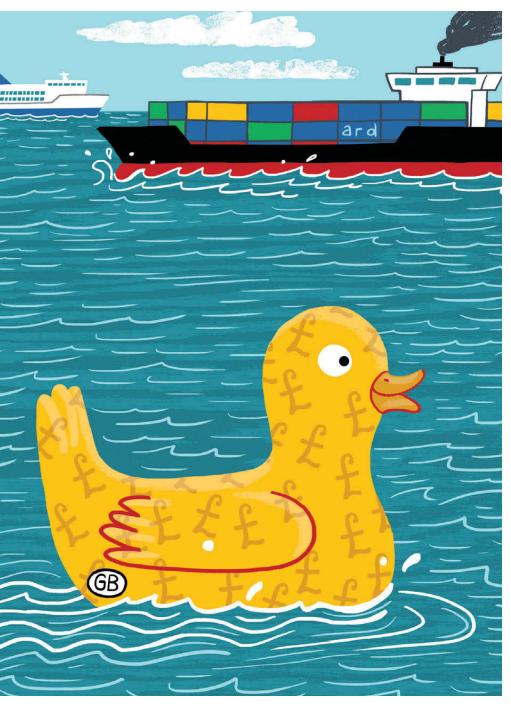
☐ Apply for a pension forecast. If you are moving to France before reaching the UK state retirement age, you should apply for a pension forecast from the DWP to determine whether you have made sufficient contributions to receive a full state pension once you reach state retirement age. You can do this online using form BR19 at www.gov.uk/government/publications/application-for-a-state-pension-statement-form-br19-interactive-pdf. If you have not made sufficient contributions for a full UK

state retirement pension, it is possible to make top-up contributions to increase your pension entitlement by paying voluntary Class 2 or Class 3 National Insurance contributions in the UK after you have moved to France.

Register with the French state health care system. You can do this if you hold Form S1, available from the DWP, which provides health care cover on a household basis. You are entitled if you are in receipt of a UK state retirement pension (or certain long-term benefits). Unless you have Form S1, or intend to work in France and pay social security contributions, you need private medical cover.



IIIIISTBATION © ANDV BOBEBT DAVIE



Once you arrive in France with an intention to reside there indefinitely, you become a tax resident the day after your arrival

order to have access to French state health care. The French system, known as the CMU (Couverture Maladie Universelle), does not cover the full cost of French health care, and so it is advisable to take out top-up insurance so that you do not have to pay any shortfall yourself. Top-up insurance policies cannot be purchased until you are registered with the CMU. If you do not have access to the CMU, then you should arrange for private medical insurance.

□ Explore opening a French bank account
If you have investment capital it is highly
recommend that you seek professional advice
in order to establish the most tax efficient
investment structures for French residents –
otherwise you will probably pay much more
tax than you need to. Be aware that the French
tax rules change constantly, so whether your
language skills are razor sharp or not, it's best
to take advice and make sure that you have the
most up-to-date information and make the
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The tax rates, scope and reliefs may change. Any statements concerning taxation are based upon our understanding of current taxation laws and practices which are subject to change. Tax information has been summarised; an individual must take personalised advice.

ARRIVING IN FRANCE: A TO-DO LIST

■ Make yourself known to the French tax authorities. Once you arrive in France with an intention to reside there indefinitely, you become a tax resident the day after your arrival. It is your responsibility to fully declare your worldwide income, capital gains and wealth. The taxes are administered by more than 120,000 tax agents as part of France's Ministry of Finance (the Ministre de l'Économie et des Finances). You should ascertain the whereabouts of the local tax office (centre des finances publiques) in order to file your tax

return. Bear in mind that the French tax year runs from 1 January to 31 December, and that tax returns should be made by 31 May of the following year.

☐ Take advice from an experienced accountant (expert comptable) or an experienced tax adviser (conseiller fiscal) when dealing with French tax matters which can be complicated. Choose one preferably who is both familiar with expatriate issues and with your local tax office.

Locate your local CPAM (Caisse Primaire d'Assurance Maladie) office. If you have Form S1, you will need to submit the paperwork in

Smooth move



If you're buying property in France or need to transfer money across the Channel on a regular basis, it pays to be prepared, says *Laura Parsons*

hether you've lost your heart to Dordogne or would love to live in Lorraine, the majority of people who dream of living in France have many things to consider, including how they intend to move money overseas to fund their venture.

Foreign currency exchange requirements vary from person to person, from needing to transfer savings or fund a French property purchase, to moving pension payments or wages overseas on a regular basis. Whatever your requirements may be, you'll find that you can get more for your money by taking the time to do a little research.

The foreign currency market is one of the most volatile trading platforms in the world, with exchange rates having the potential to move by as much as 10% in a matter of weeks. The list of factors which can influence exchange rate movements is nearly endless, with everything from a nation's unemployment rate through to its weather having an impact.

Economic reports, political developments and socio-economic concerns have perhaps the most significant impact on exchange rate volatility, with a nation's currency typically showing patterns of climbing in times of boom and falling during periods of bust.

This level of uncertainty means that engaging in foreign currency exchange comes with an element of risk. If you move your money when the exchange rate you're targeting is at a low point, you'll get far less for your funds than you would if you made the transfer when the exchange rate was higher.

As an example, in 2014 the GBP/EUR (pound sterling to euro) exchange rate shifted from lows of 1.19 euros per pound, to highs of 1.28 euros per pound.

If you were buying a property in France and had £280,000 to fund the purchase, an exchange rate of 1.19 would have secured you €333,200. However, if you'd waited until the market moved in your favour, that same

£280,000 would have been worth €358,400 – needless to say, that's €25,200 more!

That extra money would have really opened up your property options, or given you the additional funds needed to take on a renovation project, for example.

A number of factors were responsible for the pound gaining strength against the euro, from an improved UK economic outlook to political instability in the Eurozone and the impact of the ECB (European Central Bank) bringing in negative interest rates.

The GBP/EUR exchange rate also had a very volatile start to this year, with the introduction of new stimulus measures in the Eurozone and the prospect of higher interest rates in the UK driving the pairing to six fresh seven-year highs in seven days back in March.

Political uncertainty in the run up to the UK general election held on 7 May, as well as the prospect of Greece exiting the Eurozone also had an impact on GBP/EUR trading, with the pound peaking at 1.40 against the euro following the unexpected outright win for the Conservative party.

If economic reports for the UK support the case in favour of the Bank of England raising interest rates at the beginning of 2016, the pound is likely to strengthen against its European counterpart in the months ahead.

Similarly, if the measures already introduced by the ECB fail to support the Eurozone's economic recovery as hoped, the bank may roll out further easing – a move which would be euro negative and could push the GBP/EUR exchange rate higher.

Unfortunately, not even currency experts can predict how the market will move in the future. That said, they can assess market trends and offer guidance regarding both potential fluctuations and the best foreign exchange options for your circumstances. For that reason, taking a proactive approach to your foreign exchange requirements can be really beneficial and leave you considerably better off financially.



The easiest way to save money on your foreign currency transaction is to secure a more competitive exchange rate, but with so many transfer options out there, it can be tricky choosing the best service for you.

Using your bank might feel like a simple solution, but leading currency brokers can actually secure you an exchange rate up to 3% more competitive. This can mean the difference of thousands, so it's true to say that it really does pay to shop around.

Earlier this year, the GBP/EUR exchange rate achieved a high of more than 1.42 euros per pound. While a broker would have been able to secure you a rate close to this level, a bank

CONTOURNATION



would have offered you a rate of around 1.37. On a transaction of £100,000, this would have been a difference of €5,000.

As a general rule, banks tend to charge commission and transfer fees – reducing how much you get for your money. Currency brokers don't levy any additional charges, so you can maximise your return. They can also keep you up-to-date on the latest market movements and currency trends with regular updates and provide expert guidance so you won't miss out on a favourable rate.

Another benefit of using a currency broker to manage your transfer rather than a bank is that they can give you access to specialist services, such as the option of fixing a favourable exchange rate for up to two years in advance of a trade. This service is particularly useful if you've got a large transfer planned for the future (to cover a French property purchase, for example) and you want to safeguard the transaction from negative shifts in the market.

By fixing a rate when the market is favourable, you'll know exactly how many euros you'll achieve in the future, helping you budget effectively for your move to France and safeguarding your money from any adverse shifts that occur in the interim.

Some brokers also offer their clients access

Whatever your requirements may be, you'll find that you can get more for your money by taking the time to do a little research

to a regular overseas payment scheme, which allows you to set up automatic monthly or quarterly transactions on amounts from £500 to £10,000 – perfect if you need to move wages or a pension overseas, or to meet mortgage payments. These regular transfers are conducted at a favourable exchange rate and without transfer fees or commission costs. Where banks can charge a transfer fee of anything from £10 to £40 per transaction, you could instead make a saving of as much as £480 over the course of a year.

There are a number of brokers out there but, for your own peace of mind, go with an established, FCA-authorised company that operates segregated client accounts for the provision of fund security. Exchange rates are volatile, but foreign exchange doesn't have to be complicated. If you have an international currency transfer coming up and want to make sure you're getting the most for your money, it really does pay to look into your options and seek expert advice.

www.torfx.com

Laura Parsons is a currency analyst at TorFX

NEXT MONTH...

Our property expert shares the advantages of buying a new-build property in France

The Living France GUIDETO...

'LIBERTÉ, ÉGALITÉ, FRATERNITÉ'

The fundamental principles of France's famous motto continue to shape day-to-day French life, says Kate McNally

he French system – welfare, economic and political – is founded on the idea of a social contract binding all its citizens within the French Republic. At the heart of this contract, and therefore the Republic, are the ideals encompassed in the national emblem 'Liberté, Égalité, Fraternité', which are found on the façades of public buildings throughout the country, and in French overseas territories.

January's terrorist attack by Islamic extremists on the satirical newspaper Charlie Hebdo in Paris highlighted the tenet, when the country swiftly, and spectacularly, united against the threat to the freedom of personal opinion – a right enshrined in the 'liberté' ideal. France didn't just embrace the support from around the world, it actively encouraged it, within days inviting world leaders to a protest march in the capital. The move symbolically highlighted the 'égalité' ideal rooted in the French Revolution of 1789, when anyone who took arms in the people's fight for freedom and equality, French or foreign, was considered an equal citizen in the new republic. In this way, the values of inclusiveness at the heart of the French Republic stretched beyond national boundaries to represent a global condemnation of extreme Islamic terrorism. It is not by chance that this show of solidarity took place on French soil.

So how did the French appropriate their national slogan, famous today across the world? What exactly does it stand for and how is it relevant in modern France?

A LITTLE HISTORY...

Although forever associated with the 1789 French Revolution and embodied in the famous Eugène



Delacroix painting 'Liberté Guidant le Peuple' (pictured opposite), the motto was in fact first coined by the 17th-century philosopher Fénelon (inset, right), who was part of the intellectual movement in Europe during the Enlightenment period. The revolutionists adopted the words, effectively lending them a morality and a sort of 'people power' that has undoubtedly been critical to their longevity.

The slogan was linked to the 1789

Déclaration des Droits de l'Homme et du Citoyen, at the time having a fourth element 'ou la mort', and was later enshrined in the French Constitution in 1958. Today it is officially part of the country's national heritage, encapsulated as much in the notion of ECJS

('Éducation Civique, Juridique et Sociale'), taught in schools, as it is in the sculptural form of the allegorical Marianne figure (left); the personification of the ideals displayed in every *mairie* across France.

There were a few hiccups post-revolution, before the Third Republic adopted the motto for good – the words underlined the new Republic's principles of equality for all and a united country that is "one and indivisible".

It was the government of the Third Republic that used the army and schools to teach a common French language and French republican values to younger generations, thus setting the standard for ECJS taught in schools today. At the time, the aim was to bring together the disparate regions across the country which had strong local identities and their own dialects. In today's multi-ethnic, multi-cultural France, the purpose remains essentially the same – to teach the core values of the French Republic, which in public life must take precedence over individual, cultural and religious beliefs while at the same time



understanding and respecting them.

The slogan underwent a transformation for a brief period in the 20th century. Under the Vichy regime during German occupation, it was changed to 'Travail, Famille, Patrie', and it was feared the country's emblem would be tarnished for good. In 1941, however, the original words were re-appropriated by the populace in unoccupied France.

Again, in the 1980s, the words were transformed by a group of young French Arabs from Marseille who marched through 43 towns to Paris in a protest against the unequal treatment of Arabs by French police and authorities. Known as La Marche des Beurs ('beur' being the nickname given to second generation immigrants, primarily from Algeria), its participants skilfully manipulated the tripartite national slogan and flag into 'black, blanc, beur', thus highlighting official hypocrisy while also indicating their desire for inclusion.

A LITTLE CLARITY

Liberté: The meaning of 'liberté' as set out in article four of the Déclaration des Droits de l'Homme et du Citoyen translates as: "Freedom means the possibility to do everything that does not cause harm to others; thus, there are no limits on any person exercising his or her natural rights except those limits which guarantee that other members of society enjoy

The motto was in fact first coined by the 17th-century philosopher Fénelon, who was part of the Enlightenment

the same rights. These limits can only be determined by law."

Article five of the Déclaration, adds: "Only the Law has the right to defend actions that are harmful to society. Everything that is not forbidden by law cannot be prevented, and noone can be made to do anything that is not ordered by law."

Therefore, the French principle of freedom as defined in the Constitution is only limited by the country's laws, which are applied equally to every citizen. Everything else is permitted. So, in the case of *Charlie Hebdo*, there is no law in France against depicting Mohammed in a pejorative cartoon; therefore the magazine has the right to do it, just as it lampoons and criticizes other religious and public figures. Although Muslims can rightly argue that this type of depiction offends their religious values, these latter are not protected by French law in secular France. So, while it may not have been a judicious choice to publish the cartoons, the magazine was entitled to do so.

Égalité: Equality is defined in the Déclaration

as: "Men and women are born free, remain free, and have equal rights. Social distinctions can only be based on the common good."

This means essentially that equality is a basic right for all, and the law has a duty to ensure this right for every citizen. The principle comes from the ancient Greek isonomic theory, which formed the foundations of democracy.

There is, of course, a very noticeable class system in France as in most of western Europe, with many of the alumni of the *grandes écoles* (France's top universities), who go on to fill the upper echelons of power in politics and business, coming from the elite class. For younger generations living in poorer city suburbs, the national notion of equality no doubt seems askew. However, France's social welfare system, based on the *répartition* (redistribution) model and with relatively high taxes, is fundamentally aimed at giving all citizens equal access to public aid and services.

Fraternité: The ideal of 'fraternité' is perhaps the most difficult to pin down, as it is often perceived as a moral obligation and is



not governed by any laws.

In the French Revolution, the idea was of solidarity in the fight for freedom and equality, and it is this notion that remains strong today – that is, standing together against the threat to the freedom of thought, speech and action, which is so integral to the Republic's ideals. The word 'solidarité' has several times through history been put forward as an alternative to 'fraternité', which is criticised often due to its roots in the ideas of Christian brotherhood and the Masonic movement.

ÉDUCATION CIVIQUE, JURIDIQUE ET SOCIALE

Grasping the essence – and the essential meaning – of 'Liberté, Egalité, Fraternité' is not an easy task, especially in modern society where the emphasis has shifted away from the collective to the individual, and particularly in a multicultural, multi-religious country such as France, which is governed by secular law. But help is at hand for all young French citizens (and new immigrants) through the mandatory teaching of ECJS, which explains the values of the French Constitution is a key part.

Basic teaching starts in primary school, and once pupils start secondary education they have 30 minutes of civic education per week, usually taught as part of the *histoire-géographie* class. The subject carries significant marks in

The idealism of Liberté, Égalité, Fraternité' is what convinces many of the worth of these principles

the 'brevet' examination taken at the end of collège (middle school), while at lycée (sixth form) the teaching often takes the form of debates and research projects.

According to the government education programme, civic education gives youngsters the tools to understand citizenship and prepares them to behave responsibly in public life. They learn about the basics of social and political life through actual situations, for example electing class representatives, and the key ideas of citizenship, including:

- Communal living (in school, at home, and in the community),
- France's defining principles, for example 'laïcité' which is the French term for the notion of a secular, non-religious society,
- The values of diversity, equality, security, freedom, rights, and justice,
- In the final year of *collège*, the focus is on the French Republic and democracy in France.

IDEALISM AND REALITY

Most French people accept that adhering to the idealist views inherent in the national slogan is impossible, even in a forward-thinking democratic society, and recognise that it presents problems in particular for the Muslim community, and also strong believers of Christian and Jewish faith. France requires its citizens to put the values of the French Republic before everything else in its desire for an 'indivisible' society, yet these secular values are not in tune with the demands of certain religions. The ban on wearing the niqab in France continues to spark debate and discontent, for example.

Ironically, however, it seems that the very idealism of 'Liberté, Égalité, Fraternité', is what convinces many of the worth of these principles. They hold their freedom, equal rights, and a sense of shared purpose close to their hearts. Equally, they are the very values that attract many foreign people to seek residency in France, even if they sometimes raise difficult issues in their everyday lives.

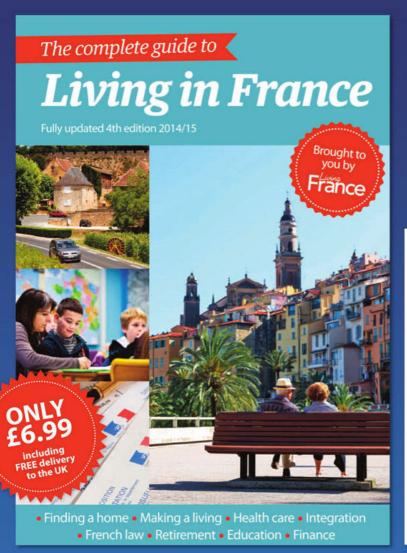
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- Handymaps
- Useful vocabulary and phrases

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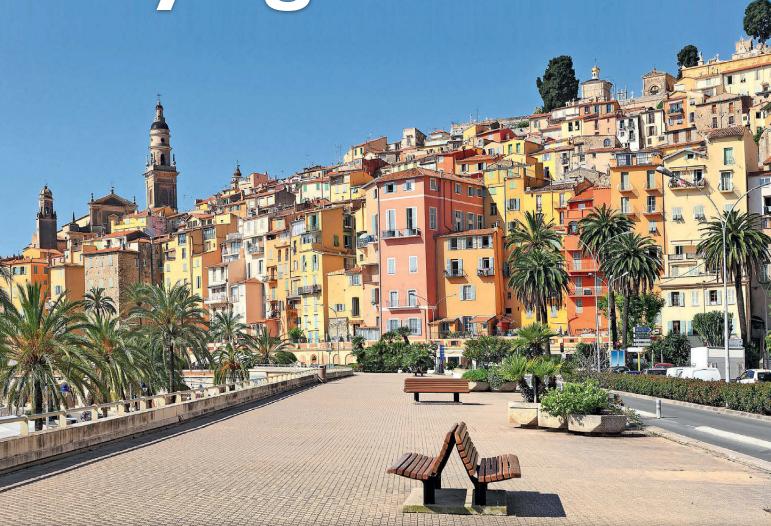
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LANGUAGE

This month: learn the vocab relating to France's motto 'Liberté, Égalité, Fraternité' and have some fun with our favourite puzzles



Get the vocab: doigt

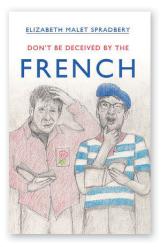
Meaning 'finger', 'doigt' also means 'a small quantity' when talking about a drink ('un doigt de Porto' means 'a drop of port'). 'Se mettre le doigt dans l'œil' (lit. 'to put your finger in your eye') means 'to be mistaken'. And, if you've ever wondered what 'a little birdie told me...' is in French, it's 'mon petit doigt m'a dit...'

.....

LOST IN TRANSLATION

The French language is sprinkled with 'false friends', or words that sounds like they mean something else, so it's little wonder so many Brits are left scratching their heads when getting to grips with *la langue française*. Written by keen Francophile Elizabeth Malet Spradbery, *Don't Be Deceived by the French*, brings together more than 200 of these 'false friends' as well as other tricky vocabulary. Aimed at people who already have a good grasp of French, this is the perfect book to pick up and amuse yourself with, and makes for an insightful and interesting read for lovers of the language. Plus, as well as 'false friends', there are also French jokes, thoughts and sayings to add to your repertoire.

Don't Be Deceived by the French, Elizabeth Malet Spradbery £7.99, www.troubador.co.uk



Fun French club

Give your child a boost in French with Et Patati Patata's summer day camps in London. The language immersion camps are led by a native French-speaker primary teacher, and offer a wide range of fun and creative activities in French alongside outdoor activities. The courses run from 20-24 July, 27-31 July and 3-7 August and include 30 hours of French immersion activities per week (9am to 3pm) for children aged 3-12 years. Camp places cost £250 per child per week, with a 10% reduction for the second week. There is also a daily rate of £65 per child. Aside from the summer camp, Saturday morning classes based on the French curriculum are held in Fulham for 5-12 year-olds.

www.etpatatipatata.com



My favourite French phrase

What is your favourite French word/ phrase; perhaps something that has struck a chord or stayed in your memory?

My daughter's French teacher taught her *tais-toi* (be quiet), which tells me my daughter talks too much in her French lesson. Now my daughter has taught it to me, it gets used a lot seeing as she's a chatterbox!

Carolyn Wright via Facebook

If you have a handy tip for learning French, please let us know by emailing *editorial@ livingfrance.com* or contact us on:



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Republican values

Want to know how *'Liberté, Égalité, Fraternité'* affects day-to-day life in France? Ask away, with *Sylvie Wheatley*'s vocabulary guide on hand to help you

••••••

George et Mary habitent en France depuis peu. Ils ont inscrit leurs enfants, Rose et Henry, au lycée local mais ils s'interrogent sur le contenu du programme scolaire. En effet, hier soir, Henry est revenu de son cours d'Éducation Civique, Juridique et Sociale en évoquant une fameuse Marianne. Ils ont donc pris rendez-vous avec Monsieur Legendre, le professeur d'histoire qui assure aussi le cours d'ECJS.

M. Legendre: Bonsoir, en quoi puis-je vous être utile?
George: Nous cherchons à comprendre ce qui est enseigné à nos enfants.

Mary: Nous nous interrogeons sur l'ECJS en particulier. Henry et Rose reviennent à la maison et nous parlent de la devise de la République. Qu'est-ce que ça veut dire? C'est aussi intéressant pour nous de mieux comprendre comment fonctionne la France et de quoi parlent les gens et les médias autour de nous. Nous essayons de nous tenir au courant des élections mais parfois, nous sommes un peu perdus.

M. Legendre: Le but du cours d'ECJS est de former les citoyens de demain. Nous voulons les sensibiliser aux valeurs de la République et ce que cela implique au quotidien.
Mary: C'est intéressant! Est-ce que vous pouvez nous en dire plus? Henry nous a

M. Legendre: Marianne incarne la République



française. Il y a aussi d'autres symboles, comme notre drapeau tricolore (bleu, blanc, rouge) qui flotte sur tous les bâtiments publics, notre hymne national ('La Marseillaise') et la devise républicaine ('Liberté, Egalité, Fraternité').

George: J'ai remarqué que c'est écrit sur les façades des mairies.

M. Legendre: Cela découle de l'histoire, notamment de la Révolution Française, puis de l'instauration de la République. Par exemple, le 14 juillet, on célèbre la Fête Nationale, et c'est issu de la réflexion des philosophes du 'siècle des Lumières' et, ensuite, de la période révolutionnaire.

Mary: Mais pendant la Révolution, vous avez assassiné votre roi et aboli la monarchie!

M. Legendre: Certes! C'est une période historique sanglante et terrifiante, mais elle a eu pour conséquence de changer la société et les modes de gouvernement. Les Français du XVIIIe n'ont pas fait que guillotiner leur noblesse. Ils ont aussi réfléchi à la juste place que chacun peut avoir dans la société. C'est en 1789 qu'a été rédigée la Déclaration des Droits de l'Homme et du Citoyen qui a ensuite servi de base pour l'établissement de la Déclaration Universelle des Droits de l'Homme et du Citoyen en 1948. Nous discutons de tous ces sujets avec les enfants. Ils apprennent le premier article de cette déclaration: Tous les êtres humains naissent libres et égaux en dignité et en droits.

Ils sont doués de raison et de conscience et doivent agir les uns envers les autres dans un esprit de fraternité.

George: C'est compliqué pour des ados, non? M. Legendre: C'est important de les pousser à s'intéresser au droit de vote, et à respecter le privilège de vivre dans un pays démocratique. On leur enseigne le fonctionnemt du Parlement, composé de l'Assemblée Nationale et du Sénat, la façon dont sont votées les lois, et le rôle du Président de la République. Mais ça permet aussi d'éveiller leur curiosité et de leur montrer qu'ils ont une part de responsabilité dans l'avenir de leur pays et du monde.

Mary: Je suis d'accord avec ça.

M. Legendre: En France, nous avons

Vocabulaire

parlé de Marianne...

- Le programme scolaire
 The school curriculum
- Un cours d'Éducation
 Civique, Juridique et Sociale
 A lesson in citizenship
- A lesson in citizenship
 / social responsibility
- enfants
 What is being taught to our children

• Ce qui est enseigné à nos

- La devise de la République The Republic's motto
- Former les citoyens de demain
 To educate tomorrow's

Republican values

- citizens

 Les valeurs de la République
- Au quotidien
- In daily life
- Incarner
 To embody
- Le drapeau tricolore
 The three-coloured flag
 (i.e. the French flag)
- Les bâtiments publics
 Public buildings

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supprimé, dans les années 1990, le service militaire obligatoire qui formait tous les conscrits mais nous avons créé la JAPD: une Journée d'Appel de Préparation à la Défense qui permet notamment d'éveiller les consciences à ce qu'est la nation française et de développer la solidarité entre tous. C'est

l'essence du contrat républicain, sur lequel est fondée la société française.

George: Merci beaucoup. Nous allons discuter de tout cela avec nos enfants et comparer avec nos institutions britanniques.

Mary: En vivant ici, nos enfants deviendront peut-être républicains. Qui sait? LE

- Un hymne national A national anthem
- La Fête Nationale National Day
- Le 'siècle des Lumières' The age of Enlightenment
- Sanglante et terrifiante Bloody and terrifying
- Réfléchir

To reflect / think deeply

- Les droits de l'homme Human rights
- Les êtres humains naissent libres

Human beings are born free

- Agir les uns envers les autres To act towards one another
- La façon dont sont votées les lois

The way laws are voted

- Je suis d'accord avec ça I agree with that
- Éveiller les consciences To raise / awaken awareness
- Discuter de tout cela To talk about all of that

Test your French

Un quiz républicain...



1. Ouelles sont les couleurs du drapeau français?

A vert-blanc-rouge B bleu-blanc-rouge C vert-blanc-orange



2. Quel est le prénom de la femme qui incarne la République?

A Marianne **B** France C Marie-Antoinette



3. Quelles sont les deux chambres qui composent le Parlement?

A L'Assemblée Nationale et le Sénat B Le Congrès et le Sénat C Le Congrès et la Chambre des Communes



4. Quel est le nom de l'hymne national français?

A 'La Parisienne'

B 'La Lyonnaise'

C'La Marseillaise'

Check your answers on page 81



Five minute French

Test your language skills and improve your vocabulary with these fun French games

LES MOTS CACHÉS

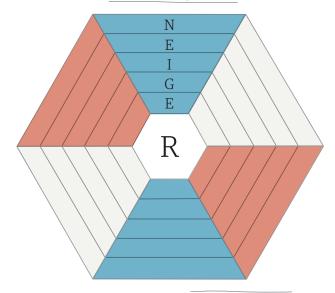
If the clue is in French you need to look for the English equivalent and vice versa – it's simple

F	Н	U	I	0	Р	K	V	G	Α	C	Μ	L	Υ
F	Т	Н	V	Α	R	U	1	V	S	Z	C	J	G
S	Α	L	0	Ν	D	Ν	1	Т	D	R	J	Α	F
S	F	Ν	Υ	1	Υ	Q	F	В	C	В	Т	R	G
Χ	D	F	G	Н	Υ	U	1	Μ	L	Н	V	D	Т
C	F	R	J	Ε	C	Е	Н	Υ	I	0	Ε	1	٧
V	Т	G	J	S	В	Т	В	C	F	Т	K	Ν	J
C	D	Ν	Υ	C	Q	S	Α	V	Т	1	О	Р	S
C	V	Т	В	Α	Т	Н	R	0	0	Μ	F	Т	J
Е	C	F	Μ	L	D	R	Ν	Т	F	Н	Т	Q	S
L	V	G	Υ	1	V	В	Υ	J	F	В	Н	Υ	U
L	V	F	Т	Ε	Ν	U	J	K	1	В	Υ	Α	F
Α	C	Т	J	R	Н	Υ	U	K	C	C	Т	Н	U
R	C	Υ	1	S	V	G	G	R	Е	Ν	1	Е	R

salle de bains stairs cuisine living room grange garden

bureau attic cave

L'Hexagone



Use the clues in English below to work out the 6 six-letter French words that all end in the letter 'R'. The first one has been done for you to show you how it's done.

player
wash house
choir
mood
to avoid







The perfect match

Match the picture to the correct word

la campagne la côte les montagnes

WHERE AM I?

6 Je suis... une ville en Haute-Savoie, je suis sur le bord d'un lac qui porte mon nom, on me connaît aussi par mon surnom 'la Venise des Alpes'. 9

6 Je suis... un département dans l'un des extrémités de la France, je suis à côté de la Belgique et de la Manche, ma capitale est Lille.

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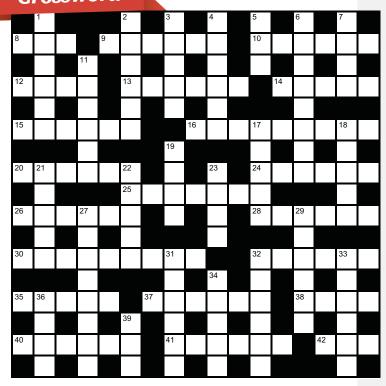
PICTURES © FOTOLIA; PUZZLES COMPILED BY © EVE MIDDLETON; CROSSWORD BY JAN TODD

Unscramble the letters to find the four French verbs

1 iunoercd	
2 reasps	
3 iiuerqdn	
4 eierrnf	



Crossword



Across

- 8 tea (3)
- **9** sleeve (6)
- 10 pineapple (6)
- 12 fast, quickly, rapidly (4)
- 13 unknown or ignored (6)
- 14 cider (5)
- 15 tablet or pill (6)
- 16 towel (9)
- 20 leisure (6)
- 24 return ticket 'billet
- aller-...' (6)
- 25 place, location,
- area (7)
- 26 established (6)
- 28 deliberately (6)
- 30 match, matchstick (9)
- 32 to move, to move
- around (6)
- 35 novel (noun, as in
- literature) (5)
- 37 open (6)
- 38 nothing (4)
- 40 pedestrian (6)
- **41** soldier (6)
- 42 iron (the metal) (3)

Down

- 1 chosen, decided (6)
- 2 root (6)
- 3 staging, directing,
- dramatization 'mise en ...'
- 4 butter (6)
- 5 water (3)
- 6 building, property (8)
- 7 to hate, to loathe (4)
- 11 since (6)
- 17 green (fem) (5)
- 18 all (fem) (5)
- 19 nests (4)
- 21 tool (5)
- 22 queen (5)
- 23 wood (4)
- 27 burning (plural) (8)
- 29 poor (6)
- 31 she is coughing -
- 'elle ...' (6)
- 32 boat, ship (6)
- 33 to spell, to spell out (6)
- 34 rule, regulation (5)
- 36 eve (4)
- 39 one (fem.) (3)

a 12-month subscription to Living France

Put your French to the test and complete this month's crossword to be in with a chance of winning a 12-month subscription to Living France. The closing date for entries is 31 July 2015.

ANSWERS TO THE JUNE ISSUE:

Across: 1 Ici, 3 Siècle, 6 Congé, 10 Idée, 11 Avion, 12 Avaler, 14 Ail, 15 Toi, 16 Peau, 17 Là-bas, 18 Gentil, 20 Témoin, 21 Utile, 22 Inde, 24 Temps, 26 Agacé, 28 Prise, 33 Père, 35 Savon, 36 Autour, 37 Réseau, 39 Laine, 40 Afin, 42 Clé, 43 Ami, 44 Colère, 45 Genou, 46 Tort, 47 Fente, 48 Argent, 49 Est

Down: 2 Cidre, 4 Edimbourg, 5 Lents, 7 Guéri, 8 Beaucoup, 9 Saigner, 11 Allons, 13 Ainsi, 16 Petit, 19 Lié, 23 Dos, 25 Ère, 27 Confiance, 29 Retraite, 30 Écran, 31 Astuces, 32 Cadeau. 33 Par, 34 Ébène, 38 École, 39 Léger, 41 Ivres

The winner of the May crossword is: Mrs S. McInnes

To enter our prize crossword competition, complete the grid and fill in your details in the coupon below, then send them by post to: Living France Crossword Competition, Archant House, Oriel Road, Cheltenham, GL50 1BB quoting reference: CROSSLFAUG15

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On the map

Use our detailed map to help plan your route and understand France's departmental and regional boundaries

THE DEPARTMENTS

Each of France's 96 departments is listed below with the departmental capital, or préfecture, in brackets. The places indicated by this symbol \bigcirc on the map opposite are the regional capitals.

- **01** Ain (Bourg-en-Bresse)
- 02 Aisne (Laon)
- 03 Allier (Moulins)
- **04** Alpes-de-Haute-Provence

(Digne)

- 05 Hautes-Alpes (Gap)
- **06** Alpes-Maritimes (Nice)
- 07 Ardèche (Privas)
- **08** Ardennes (Charleville-Mézières)
- 09 Ariège (Foix)
- 10 Aube (Troyes)
- 11 Aude (Carcassonne)
- 12 Aveyron (Rodez)
- 13 Bouches-du-Rhône (Marseille)
- 14 Calvados (Caen)
- 15 Cantal (Aurillac)
- 16 Charente (Angoulême)
- 17 Charente-Maritime

(La Rochelle)

- 18 Cher (Bourges)
- 19 Corrèze (Tulle)
- 2a Corse-du-Sud (Ajaccio)
- 2b Haute-Corse (Bastia)
- 21 Côte-d'Or (Dijon)
- 22 Côtes-d'Armor (St-Brieuc)
- 23 Creuse (Guèret)

- 24 Dordogne (Périgueux)
- 25 Doubs (Besançon)
- 26 Drôme (Valence)
- 27 Eure (Évreux)
- 28 Eure-et-Loir (Chartres)
- 29 Finistère (Quimper)
- 30 Gard (Nîmes)
- 31 Haute-Garonne (Toulouse)
- 32 Gers (Auch)
- 33 Gironde (Bordeaux)
- 34 Hérault (Montpellier)
- 35 Ille-et-Vilaine (Rennes)
- 36 Indre (Châteauroux)
- 37 Indre-et-Loire (Tours)
- 38 Isère (Grenoble)
- 39 Jura (Lons-le-Saunier)
- 40 Landes (Mont-de-Marsan)
- 41 Loir-et-Cher (Blois)
- 42 Loire (St-Étienne)
- 43 Haute-Loire (Le Puy)
- 44 Loire-Atlantique (Nantes)
- 45 Loiret (Orléans)
- 46 Lot (Cahors)
- 47 Lot-et-Garonne (Agen)
- 48 Lozère (Mende)
- 49 Maine-et-Loire (Angers)

- 50 Manche (St-Lô)
- 51 Marne
- (Châlons-en-Champagne)
- 52 Haute-Marne (Chaumont)
- 53 Mayenne (Laval)
- **54** Meurthe-et-Moselle (Nancy)
- 55 Meuse (Bar-le-Duc)
- **56 Morbihan** (Vannes)
- 57 Moselle (Metz)
- 58 Nièvre (Nevers)
- 59 Nord (Lille)
- 60 Oise (Beauvais)
- 61 Orne (Alençon)
- 62 Pas-de-Calais (Arras)
- 63 Puy-de-Dôme
- (Clermont-Ferrand)
- **64 Pyrénées-Atlantiques** (Pau)
- **65 Hautes-Pyrénées** (Tarbes)
- 66 Pyrénées-Orientales

(Perpignan)

- 67 Bas-Rhin (Strasbourg)
- 68 Haut-Rhin (Colmar)
- 69 Rhône (Lyon)
- 70 Haute-Saône (Vesoul)
- 71 Saône-et-Loire (Mâcon)
- 72 Sarthe (Le Mans)

- 73 Savoie (Chambéry)
- 74 Haute-Savoie (Annecy)
- 75 Ville-de-Paris (Paris)
- 76 Seine-Maritime (Rouen)
- 77 Seine-et-Marne (Melun)
- 78 Yvelines (Versailles)
- 79 Deux-Sèvres (Niort)
- 80 Somme (Amiens)
- 81 Tarn (Albi)
- 82 Tarn-et-Garonne

(Montauban)

- 83 Var (Toulon)
- 84 Vaucluse (Avignon)
- 85 Vendée
- (La Roche-sur-Yon)
- 86 Vienne (Poitiers)
- 87 Haute-Vienne (Limoges)
- 88 Vosges (Épinal)
- 89 Yonne (Auxerre)
- 90 Territoire-de-Belfort (Belfort)
- 91 Essonne (Évry)
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Saint Saud Lacoussiere

This gorgeous 16th century stone cottage would be a perfect holiday home in the beautiful Perigord Vert. The cottage absolutely oozes charm and character thanks to the many period features, yet it has recently been reroofed, has quality double glazing.

119,000€



Apartment Fréjus

Residential area 5 minutes from town.
Super apartment on the ground floor, living room, semi-fitted kitchen, 3 bedrooms, bathroom, pantry, parking. quiet residence,, 10 minutes from the beaches. Garden without overlooking views.

320,000€



Saint Caradec Tregomel

In a sweet hamlet in the countryside, charming stone house lovingly restored and with all conveniences. It comprises: lounge/livingroom with fitted kitchen, office, WC, lounge. Mezzanine with fireplace, deux bedrooms. Veranda and laundery. Barn in wood.

215,000€



Loudun, Vienne, Poitou-Charentes

Detached character property in a small hamlet near the market town of Loudun (dept 86). Exposed beams & stone work. Large living room with fireplace. Fitted Kitchen with wood burning stove. Mezzanine. 4 Bedrooms. 1.6 acres of land. 12 x 4m swimming pool.

254,000 €



Village House Fréjus

This Large village house of about 116 m2, prime location in the old center, consists of 3 floors and 3 bedrooms on the ground floor pantry. Fitted kitchen, a large living room with balcony, two large bedrooms with a bath room and wc, two large bedrooms, a bathroom with bath and toilet.

280,000€



Loudun, Vienne, Poitou-Charentes

A surprisingly spacious VILLAGE HOUSE, that dates in part fom the late 17th CENTURY, in large gardens. The property is in the village (dept 86) of LES TROIS MOUTIERS. Character features include an original 'tower' stone staircase leading to the convertible 2nd floor lofts, fireplaces and beams.

169,500 €



Charente-Maritime, Poitou-Charentes

Pretty stone townhouse in frontline coastal position with sea views. This 2/3 bedroom stone house, set in a pretty coastal village with shops and restaurants, is in a front line position with uninterrupted views and within walking distance of the beach.

192,500€



Vienne, Poitou-Charentes

Pretty one bedroomed detached house with garden, tucked away down a quiet lane near market town, Vienne, Poitou-Charentes. Lovely little hideaway at the end of a small lane with fields behind but within walking distance of a pretty market town. Perfect 'lock up and leave'!

51,000€



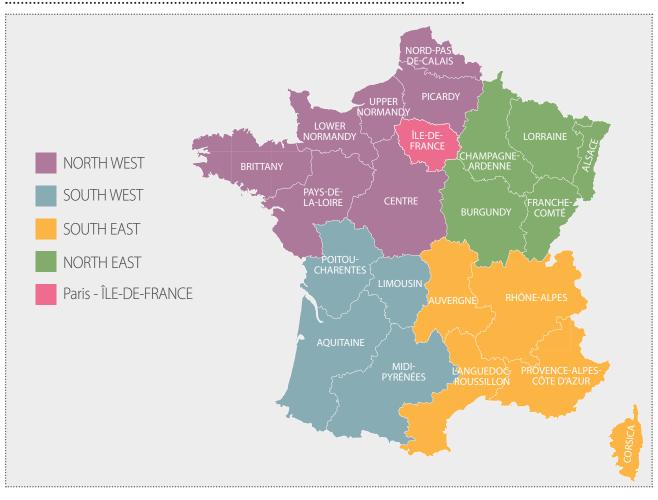
St Benoit Du Sault, Indre

This beautiful town house, is in the lovely medieval town of St Benoit du Sault where there are a good selection of shops and services. Private little area outside to be able to sit in the sun shine. It sits in an idyllic position in the heart of the old part of the town.

199,020€

Property directory

Properties for sale, properties to let, services for your French home



Whether you're looking for a renovation project, the perfect holiday bolt-hole or that château you've always dreamed of, *Living France*'s Property Directory should be the first place to look. With properties and agents covering most of France, you're sure to find something that catches your eye. To help you hit the ground running, we've put together a back-to-basics guide to buying a French property. *Bonne chance!*

BUYING PROPERTY

- Vendor and buyer agree on the price and terms of contract, including any conditional clauses (*clauses suspensives*) and any furniture included in the sale.
- If it's a private sale, it is unwise to rely on the vendor to supply accurate answers to all questions. Some information is best obtained from the local town hall; for other queries, consult the relevant authorities or call in an expert.
- Agent's fees (*les frais d'agence*) are usually included in the price and as such, paid by the buyer. Check this is the case. The *notaire*'s fixed fees plus tax (*les frais de notaire*) are

also usually paid by the buyer and are on top of the purchase price. When buying privately, there will be no agent's fees but notaire's fees will still apply.

• The preliminary sales contract (*compromis de vente*) is drawn up by the agent or *notaire* and signed by both parties. If the buyer is buying privately from a vendor, it's the *notaire* who draws up the

contract.

• The buyer pays the deposit (usually 5-10% of the purchase price) to the *notaire* and a seven-day cooling off period ensues, during which the buyer can withdraw (but the vendor cannot) and after which the

contract is legally binding.

If the buyer pulls out after this, he forfeits his deposit.

- If you are going to buy with a mortgage, now is the time to put in your application. However, it is wise to apply for a mortgage in principle before you start your property hunt, to avoid disappointment later.
- If you are taking out a mortgage, this will be a condition of the preliminary sales contract, giving you the possibility of pulling out should your application be turned down. Once the offer is official, it will be confirmed to the *notaire* and the contract becomes unconditional.

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- The notaire handles the conveyancing, which typically takes two to three months. When all the paperwork is ready, the *notaire* confirms the date and time of the signing of the *acte de vente*.
- Reports on lead, asbestos and flood zones (and in some areas, termites) are mandatory; the vendor pays for these. An energy-efficiency report (known as a DPE, or diagnostic de performance énergétique) is now also mandatory, while a natural disaster risk report (état des risques naturels et technologiques) has to be provided in addition. It specifies whether the property is within an area where there is a risk of flooding or other natural or technological disaster or accident.
- The property has to be insured in the buyer's name from the date of completion.
- The buyer transfers the balance of payment to the *notaire* prior to completion. On the day of completion, all parties meet the *notaire* to sign the contract (the buyer can appoint a proxy). Keys and an *attestation de vente* are handed over and ownership is transferred. The final *acte de vente* papers are sent out around six months later.

LAND & BUSINESS

- Before buying a plot of land you should check the *limite de la zone constructible* even if the plot is large, you might only be permitted to construct on a limited part of it. The *plan local d'urbanisme* (PLU) is available at the *mairie* and will tell you what size property can be constructed on the plot. The PLU will also state whether the plot is a *terrain de loisirs*, which means that you cannot build on the land.
- Buying a business follows much the same procedure as buying property with the added factor of goodwill, or *fonds de commerce*. The local chamber of commerce can offer advice as well as statistics to verify a business's potential profitability. Make sure that the business is legitimate and properly registered by checking its SIREN or SIRET number. Seek professional accountancy and legal advice before proceeding with the sale.

DOS & DON'TS

Dos

② Do check the records of the property and land before making an offer; be clear about boundaries, rights of way and access.



- ✓ Do take legal advice on inheritance law.
- ☑ Do view the property on the day of completion before signing the acte de vente, which specifies that the purchase is 'sold as seen'.
- ☑ Do prepare any personal assets you intend to use for the purchase (eg give notice for any savings to withdraw, sell securities, etc).
- O Do shop around in advance for the best currency exchange rate deals.
- ☑ Do remember to open a French bank account and make your mortgage application in good time.
- ② Do visit the Notaires de France website. It has lots of helpful information in English. www.notaires.fr

Don'ts

- ® Don't be tempted to sign a sales contract unless you are sure; once the cooling-off period is over, it is legally binding and if you pull out you will lose your deposit.
- ⊗ Don't forget that the *notaire* will make a charge of 6.5-10% in addition to the purchase price (this amount is different for new builds). The cheaper the property, the higher the percentage charged; this amount consists of the *notaire*'s fixed fees and tax.
- ⚠ Don't forget to allow for the expense of an interpreter being present if your French language skills are poor; ask your agent or *notaire* about this, as they may be able to help.

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Manche
Ref: 53054 3 bed home in a rural location with over 3 acres and within walking distance to the village.



Vienne €267,500 Ref: 53154 Stone longere with 5 bedrooms, a gite, a pool and outbuildings with a garden of 5874m².



Creuse €78,000 Ref: 33600 Nicely situated, renovated detached home- 2 bedrooms, garage, large plot & close to a village.



Paris €820,000 Ref: 50032 Bright and well renovated I bed, 4th floor apartment in a lovely art deco building.



Correze €399,950
Ref: 52747 Characterful group of stone houses and barns, surrounded by over 3 acres of parkland.



Savoie €280,000
Ref: 53191 Superb apartment in the centre of Ste Foy village and close to Val D Isere, Tignes and Les Arcs.



Var €381,600
Ref: 52682 Charming 2 bedroom, I
bathroom villa with views across to
the Maures mountains and the sea.



Gard €830,000 Ref: 51292 6 bed architect designed house offering 334m² of living space. 27 acres & riding school.



Vaucluse €577,500
Ref: 53129 Renovated 3 bedroom
Luberon home with original features
& outbuilding, 30 miles from Avignon.



Orne €418,700
Ref: 52231 Beautifully presented 5
bed Maison de Maitre with cottage,
outbuildings and a 3/4 acre garden.



Dordogne €239,750
Ref: 53203 5 bedroom family home with large garden and swimming pool, near to shops and schools.



Herault €935,000 Ref: 47692 17thC residence on 3800m² land. Pool & independent annexe, 30 mins from Montpellier.



Indre €86,900
Ref: 53223 3 bedroom detached house, on the outskirts of a vibrant small town. Workshop and garden.



Haute Vienne €103,500
Ref: 53172 Peaceful, lakeside setting for a small I bedroom, off grid house with a stunning fishing lake.



Eure €298,900Ref: 53048 Hamlet farmhouse with 3 bedrooms, 2 bathrooms, a pool, sauna, jacuzzi, workshop and cellar.



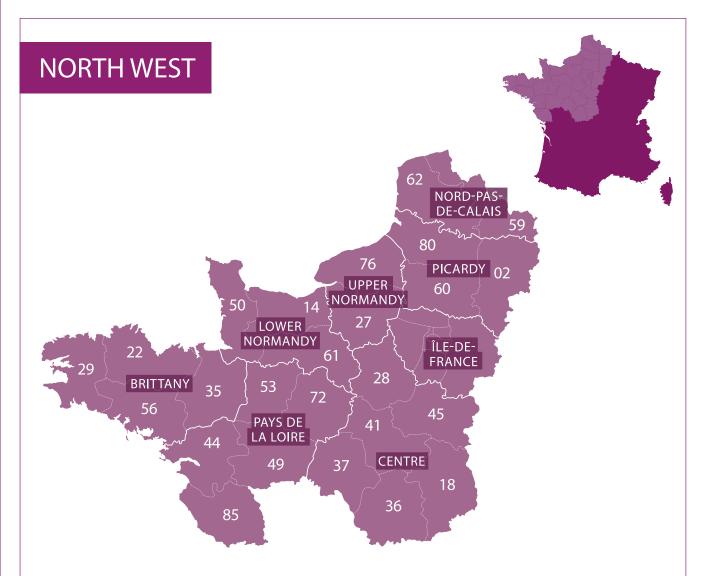
Lot et Garonne €998,000 Ref: 37400 17thC chambres d'hotes with 56 acres, numerous outbuildings and reception hall.

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BRITTANY

Côtes-d'Armor (22) • Finistère (29)

• Ille-et-Vilaine (35) • Morbihan (56)

Brittany has 1,700 miles of coastline that changes from the warm tones of the pink granite coast to the dramatically hewn rocks of Finistère and the long expanses of sandy beaches in the south. Well-worn granite stone cottages bedecked with blue shutters huddle together in clusters of hamlets; elsewhere half-timbered houses lean against each other in well-preserved towns. A unique history and strong regional pride give this area a character all of its own, with local festivals, gastronomic specialities and the Breton language still thriving today.

CENTRE

Cher (18) • Eure-et-Loir (28) • Indre (36)

- Indre-et-Loire (37) Loir-et-Cher (41)
- Loiret (45)

Centre-Val-de-Loire, often referred to simply as Centre, is home to elegant Loire-Valley châteaux, fine wines and rolling fertile countryside. With the River Loire cutting through the region, said to demarcate the more temperate south with the cooler north, the region is known for its bountiful produce as well as its unspoilt towns and cities. Tours and Orléans are frequently cited as great places to live in media surveys and the majestic

cathedrals of Bourges and Chartres are known the world over.

NORMANDY

Calvados (14) • Eure (27) • Manche (50)

• Orne (61) • Seine Maritime (76)

Normandy, divided administratively into upper and lower Normandy, benefits from both coast and countryside and is rich in heritage and history.

The interior boasts traditional thatched cottages, halftimbered farmsteads and the bocage or pastureland that produces creamy Camembert; the coastline takes in the D-Day beaches and long expanses of sandy beaches perfect for families.

PAYS-DE-LA-LOIRE

Loire-Atlantique (44) • Maine-et-Loire (49)

• Mayenne (53) • Sarthe (72) • Vendée (85)

Pays-de-la-Loire, unsurprisingly, has the River Loire running through it as well as several of its important tributaries. The landscapes vary throughout the region from the flat open stretches of the coastal Vendée to the quiet rural department of Mayenne; from troglodyte caves to lush valleys and peaceful woodland. The area's vineyards produce Muscadet wines and Rosé d'Anjou and the regional capital, Nantes, is a dynamic and vibrant centre.

NORD-PAS-DE-CALAIS

Nord (59) • Pas-de-Calais (62)

Nord-Pas-de-Calais is the closest French region to the UK. Served by the Channel Tunnel as well as ferry ports, it's easy to get to and offers clean beaches, gently rolling valleys and pretty villages – in spite of being derided for being industrialised.

PICARDY

Aisne (02) • Oise (60) • Somme (80)

Picardy borders Île-de-France, Champagne-Ardenne and Normandy and so enjoys influences from all three. Essentially flat, the area is home to the former hunting woods of past French kings and is rich in architecture and history, primarily from the First and Second World Wars.

ÎLE-DE-FRANCE

of the capital.

Paris (75) • Essonne (91) • Hauts-de-Seine (92) • Seine-Saint-Denis (93) • Seine-et-Marne (77) • Val-de-Marne (94) • Val-d'Oise (95) • Yvelines (78) Île-de-France is thought of largely as being just Paris; however, the hinterland departments offer a less built up option, yet still benefit from being within easy distance







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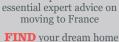


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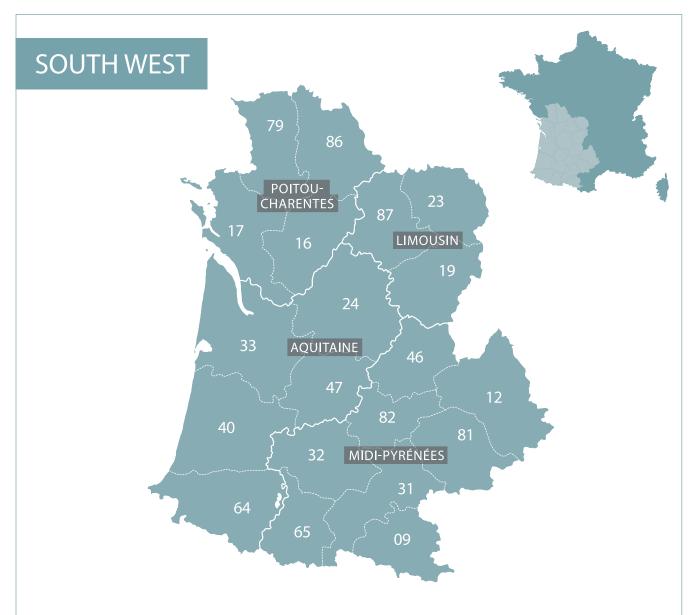


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PROPERTY FOR SALE



POITOU-CHARENTES

Charente (16) • Charente-Maritime (17)

• Deux-Sèvres (79) • Vienne (86)

Deux-Sèvres and the three other departments which form Poitou-Charentes are almost completely unspoiled with virtually no industry, making the region one of the most tranquil in France. The long Atlantic coast here is lined with long, windswept, sandy beaches and is both an ideal summer holiday destination and an invigorating place to move to permanently. Inland, the landscape is undulating or flat, and the land is used for mixed farming and livestock breeding, as well as for vineyards and apple orchards. Property prices on the coast are higher than those inland, but the region enjoys a good road network, making it possible to live inland and travel to the beach for the day.

AQUITAINE

Dordogne (24) • Gironde (33) • Landes (40) • Lot-et-Garonne (47) • Pyrénées-Atlantiques (64) Aquitaine is one of the most varied regions of France.

Largely agricultural, crops include corn and chili peppers,

which are hung from the window ledges and beams of

houses to dry. To the north of the region is a natural inland sea, the Bassin d'Arcachon, where 90 per cent of France's oysters are grown. In the centre, Landes is covered almost entirely with pine trees, creating purportedly the largest forest in Europe. The trees are used to make paper. The architecture is as varied as the landscape with the stone coastal villas of the north giving way to half-timbered homes inland and on to the Basque Country's pretty white stone houses with their red timbers and shutters.

LIMOUSIN

Corrèze (19) • Creuse (23) • Haute-Vienne (87)

Limousin is sparsely populated, predominantly agricultural and with very little heavy industry. Located in the foothills of the Massif Central, the region is characterised by rolling hills and verdant valleys. Its mountains and forests coupled with the many lakes, rivers and streams that flow into either the rivers Loire or the Garonne make the region a holiday home paradise that is becoming increasingly popular with those looking to make France their permanent home. Aside from the scenic countryside, the area has many attractive towns

and villages and being south of the River Loire, the weather is generally better than in the north but not as hot as the south.

MIDI-PYRÉNÉES

Ariège (09) • Aveyron (12) • Haute-Garonne (31)

- Gers (32) Lot (46) Hautes-Pyrénées (65)
- Tarn (81) Tarn-et-Garonne (82)

France's largest region, Midi- Pyrénées is renowned for its stunning, unspoilt scenery which ranges from the majestic mountains of the Pyrenees in the south to the peaceful green serenity of the valleys in Aveyron, Lot and Haute-Garonne. As one of France's prime food producing regions, it is the home of several notable French classics: cassoulet, magret de canard, and foie gras to name three, not to mention Roquefort cheese and armagnac; perfect for warming the cockles on cold winter evenings. The people of the region are known for the warmth of their welcome, and their love of food and drink.



BEAUTIFUL 10 BEDROOM CHATEAU in CHABANAIS (Dept.16)

Of significant historical interest – once owned by ex president Sadi Carnot

Including 2 bedroom 17th century logis, games room and bar, beauty room and four additional large barns. With panoramic countryside views this property is truly stunning, standing in its own 5 hectare (12 acre) park. Fully renovated, benefitting from new double glazing throughout, with oil and electric heating. The second floor of the property has a 5 bedroom self contained luxury suite ideal for owners accommodation if one wanted to let out the main house. Currently used as a private residence, but has huge potential as a wedding venue or boutique hotel. Only 3km from Chabanais and 25mins from Limoges airport.

For more information and pictures
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R8213 Riberac (Dordogne)

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Outbuildings, patio. REF: 005-107. Price: 109,520€

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Nr Chef Boutonne €192,500

Deux-Sèvres - ref: 2717
Charming 2-bedroom stone house
with a pretty, secluded walled
garden. Set in a popular village
close to the town of Chef Boutonne



Nr Mansle €819,000 Charente - ref: 2577

Stunning 17th century fortified manor house, extended in the 18th century. Guest house, chapel, outbuildings all set in 24 acres.



Lonzac €273,000

Charente-Maritime - ref: 2713
Pretty 3-bedroom house with scope to extend. Attractive outbuilding and a beautiful landscaped garden. Walking distance to shop and bar.



Nr Matha €181,900

Charente-Maritime - ref: 2174
Recently renovated 3-bedroom stone
village house. Modern interior
retaining many original features.
Walking distance to village shop/bar.



Nr Aulnay €181,900 Charente-Maritime - ref: 2720

Traditional renovated 3-bedroom village Charentaise house with a detached 2-bedroom gite, outbuildings and a walled garden.



Mansle €504,000 Charente - ref: 2641

Large detached town house renovated to a high and environmentally friendly standard with an attached guest house Great gite and B&B potential.



Châteauneuf €399,000 Charente - ref: 2678

Spacious renovated 3-bed country house with plenty of character, attractive outbuildings and garden all set on the edge of the town.



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Views over the vines, Charente Maritime

Beautifully renovated stone Charentaise farmhouse with 4 bedrooms, pool and huge outbuildings, in the most idyllic situation, surrounded by stunning countryside.

Ref: 9249

€299,999



In pristine condition, Lot et Garonne

Renovated stone farmhouse with 4 bedrooms and barn conversion with wonderful views. Just over an hour from Toulouse airport and 40 minutes from Bergerac.

Ref: 10560

Has it all, Vienne

Great views from this 2 bedroom property. Near a thriving village with bar. Attached barn could be finished to create further accommodation. 45 kms to the airport at Poitiers and convenient for Angouleme, Niort and Limoges.

Ref: 11456 €60 000



Sought after location, Charente

Detached house with 3 bedrooms, 2 further attic bedrooms. Conservatory overlooking the delightful gardens. Double glazing throughout. Garden of 3700m² including small woodland with streams and 2 garages.

Ref: 11880 €196 100



High on a hill! Charente

Ensemble of 2 stone farmhouses built in the traditional style, and 2 barns. Both authentically renovated with a 3rd house in the process. Brive international airport 20 mins away and Limoges 1hr 30mins.

Ref: 12238

€315 000



Impressive! Charente

5 bedrooms, 5 bathroom Manor house and established chambres d'hotes business with 2 quality gites of 2 and 1 bedrooms on site. Limoges airport 62km.

Ref: 12286

€756 000

€556,500



Chance to be creative! Dordogne

Work has started on this potentially beautiful stone house with seven hectares of pasture and a wood. New roof and septic tank system. 15 minutes to Bergerac airport, 1 hour to Bordeaux.

Ref: 12379 €195 000



Holiday home, Vendée

Well renovated cottage with courtyard garden overlooking vines. With new conservatory, double glazing and period features. Situated in a village, within easy reach the Vendée coastline.

Ref: 12244

€110 00

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Le Bourg-Saint-Jean de Côle - 24800 Thiviers - France.
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Ref. 3699 Restored Tarmnouse with pool (5 x10m) and outbuildings, quietly set on Sha of wooded land with beautiful views. Ground floor: living room with fireplace, kitchen, bathroom & 4 bedrooms, attic, gas CH. Bread oven with 2 bedrooms. Garage, misc sheds.

Price: 330,000€ agency fees included



Ref 3817 Well restored house with a barn, quietly set in a hamlet on 1,600m2 of land with beautiful views. Living room with fireplac fitted kitchen with fireplace & 4 bedrooms, 3 shower rooms ensuite; cellar. Barn (150m²) & bread oven.

Price: 128,500€ agency fees included



Ref. 3508 Restored stone nouse, quiety se by a river on 3,240m² of land. Living room with fireplace, fitted kitchen, 4 bedrooms, 2 bathrooms & office. Boiler room (oil CH), workshop (10m²) & storage (9m²). Carport (40m²)

Price: 225,000€ agency fees included



swimming pool quietly set by a small village on 1,22ha of land. Entrance, living room, fitted kitchen, dining room, WC, workshop & coverecterrace, 3 bedrooms, 2 bathrooms (1 en-suite) Convertible attic, Oil CH. Adj. garage (55m²) with upper level & storage (10 & 15m²). Swimming pool: 4x8m. Lake: approx. 9000m².

Price: 439,000€ agency fees included

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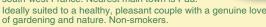


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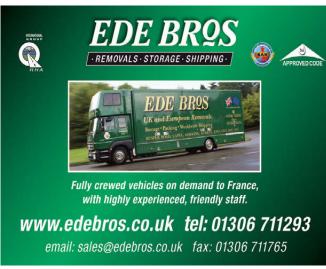
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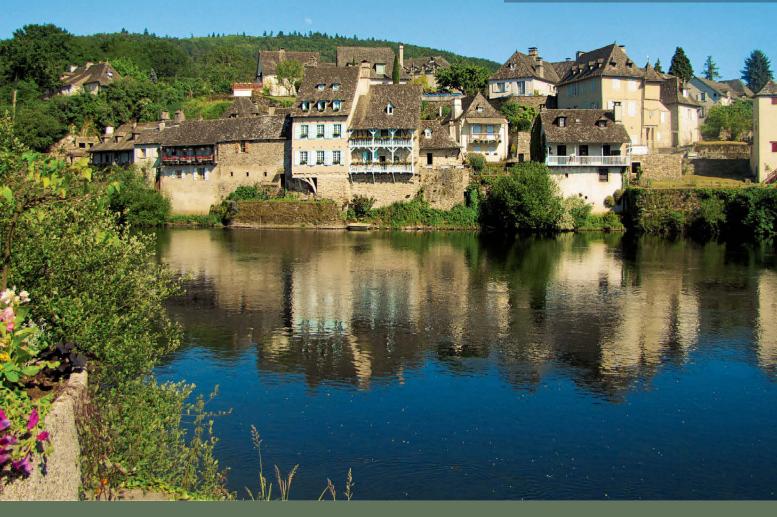


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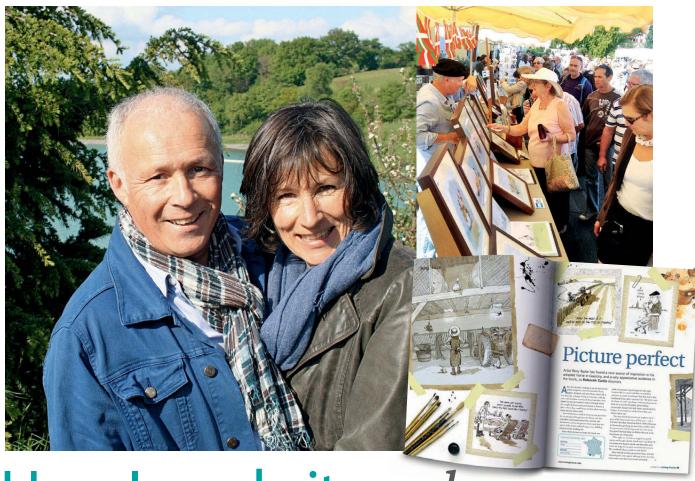
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How I made it work

Caroline and Perry Taylor moved to Gascony in 2004, where they renovated a farmhouse. After featuring the couple in our October 2010 issue, we catch up for a five-year update

n 2010, Perry's graphic design business was doing well, thanks to an improved internet connection of 4MB(!). Meanwhile, he found the time to do more ink drawings of local scenes and people. Presenting Perry's art at weekly markets meant we began to get a following. There was often laughter at the stand; locals saw themselves in sketches and the tourists love his take on Gascon life.

A couple of years ago, we started going further afield, to places like Saint-Émilion and Dordogne, and recently, we drove up to London's Olympia to take part in The France Show, which was a great success. In 2014, we decided to concentrate solely on Perry's art business and turn down all graphic design and advertising projects.

Working for ourselves is a challenge; it's difficult to down tools for the day when the office and studio are in the house. Our social life, especially in the busy summer season, is

practically zero. As a couple, working together all the time means that you learn to compromise and appreciate each other's strengths and to split responsibilities. It's never easy, but we have one common goal and neither of us could do it alone.

Despite the hard work, the biggest rewards for Perry are the smiles and compliments at the stand and the honour of being invited to events that bring us to people and places we would have never encountered otherwise. It's true that humour breaks all barriers.

People say that Perry's work so represents the Gascon way of life that he's even been called an 'ambassadeur du Gers'.

For me, the rewards come from contact with customers and running my own company, after years of being a PA and office manager for others. My organisational skills have driven our business enormously. I also love coming up with ideas myself from my excursions on foot or by bike, or recounting a

scene, and then seeing Perry develop them in his drawings and work.

If we could give just one tip, we'd say be aware that in rural France, practically no one speaks English, so our advice is learn some French before you leave, even at the most basic level. Don't be afraid to use it, no matter how bad you think your accent is. You will get so much more out of life here.

Would we have done things differently? Well, although it's very appealing to have a lot of land around the house, with our three acres, we wish we had less to mow and maintain, especially in the spring. That said, spring in south-west France is also what makes it all worthwhile."

www.perrytaylor.fr

How have you found life in France?

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